

Automobile Insurance Number

The National Underwriter

FRIDAY, APRIL 10, 1931

THE LONDON & LANCASHIRE INSURANCE COMPANY, LTD.

LONDON & LANCASHIRE INDEMNITY COMPANY

LAW UNION & ROCK INSURANCE COMPANY, LTD.

ORIENT INSURANCE COMPANY

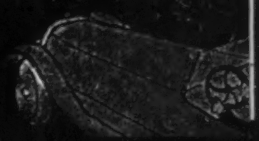
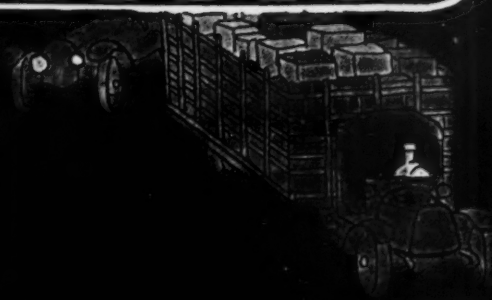
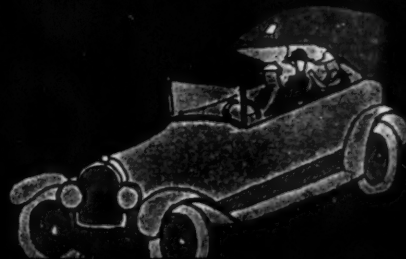
SAFEGUARD INSURANCE COMPANY

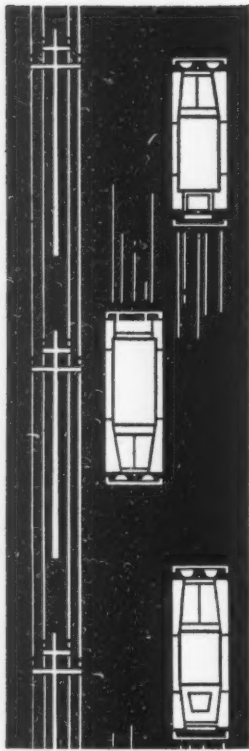


*The most convincing proof of the quality of
our Automobile Service is the testimony of
local agents familiar with it — Ask them.*



Departmental Offices at Hartford, New York, Chicago and San Francisco





The Right Kind of Service

WHEN one of your clients suffers an automobile loss he looks to you and the insurance company for prompt and satisfactory claim service. Often such service involves a third party—a claimant for personal injury or property damage—who may be located hundreds of miles from the policyholder's home. You want service—your client wants service, and both of you certainly want it quickly. This is one of the reasons why thousands of producers in the United States and Canada have realized the wisdom of placing their Automobile business in

The Travelers. They know that Travelers Automobile Service is designed to take efficient care of producers, policyholders and claimants no matter where they may be traveling or located in the United States and Canada. 223 Claim Service offices strategically located and 1483 salaried people devote their entire time to the payment of claims under Travelers policies. No wonder more motorists are insured in The Travelers than in any other company. No wonder the stamp of public approval has been placed on Travelers Automobile Insurance and claim service.

You Can Count on The Travelers To Help You

When you wish to transact your business quickly you can be sure of prompt and intelligent service over the telephone.

Real counter service by men accustomed to rendering efficient, courteous help to producers.

Attractive advertising literature for your use in preparing a mail campaign of your own to reach more prospects.

Prompt, efficient claim service at every point in the United States and Canada—the kind your clients will be grateful for, if the need arises.

Modern limits to meet modern conditions—\$100,000/\$300,000 public liability and \$100,000 property damage.

Helpful cooperation that insures efficient service to the largest fleet risk as well as to the single private passenger risk.

If you are not acquainted with Travelers Service give it a trial now.

THE TRAVELERS

The Travelers Insurance Company

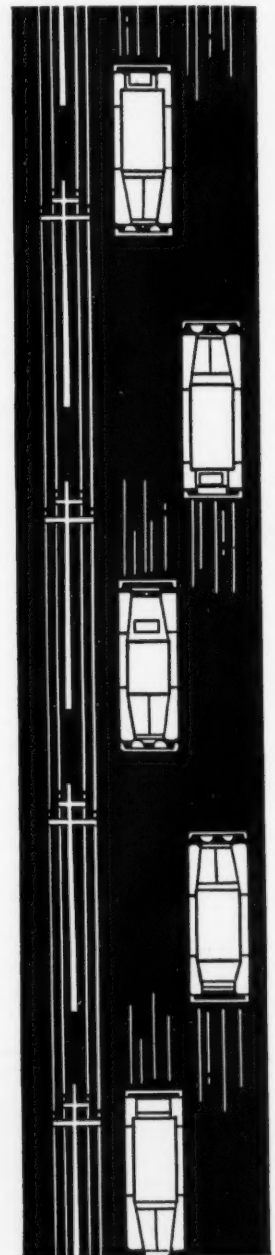
The Travelers Indemnity Company

The Travelers Fire Insurance Company

HARTFORD

L. EDMUND ZACHER, President

CONNECTICUT



Casualty Insurance and Surety Bonds

Incorporated 1895



EDSON S. LOTT, President

Home Office: 80 Maiden Lane, New York, N. Y.

The Company is entered to do business in every state in the United States; has a complete nation-wide claim organization and is duly qualified and is prepared to file necessary certificates for its automobile policyholders under all motor vehicle financial responsibility laws as now or as may be enacted in any State or in Canada.



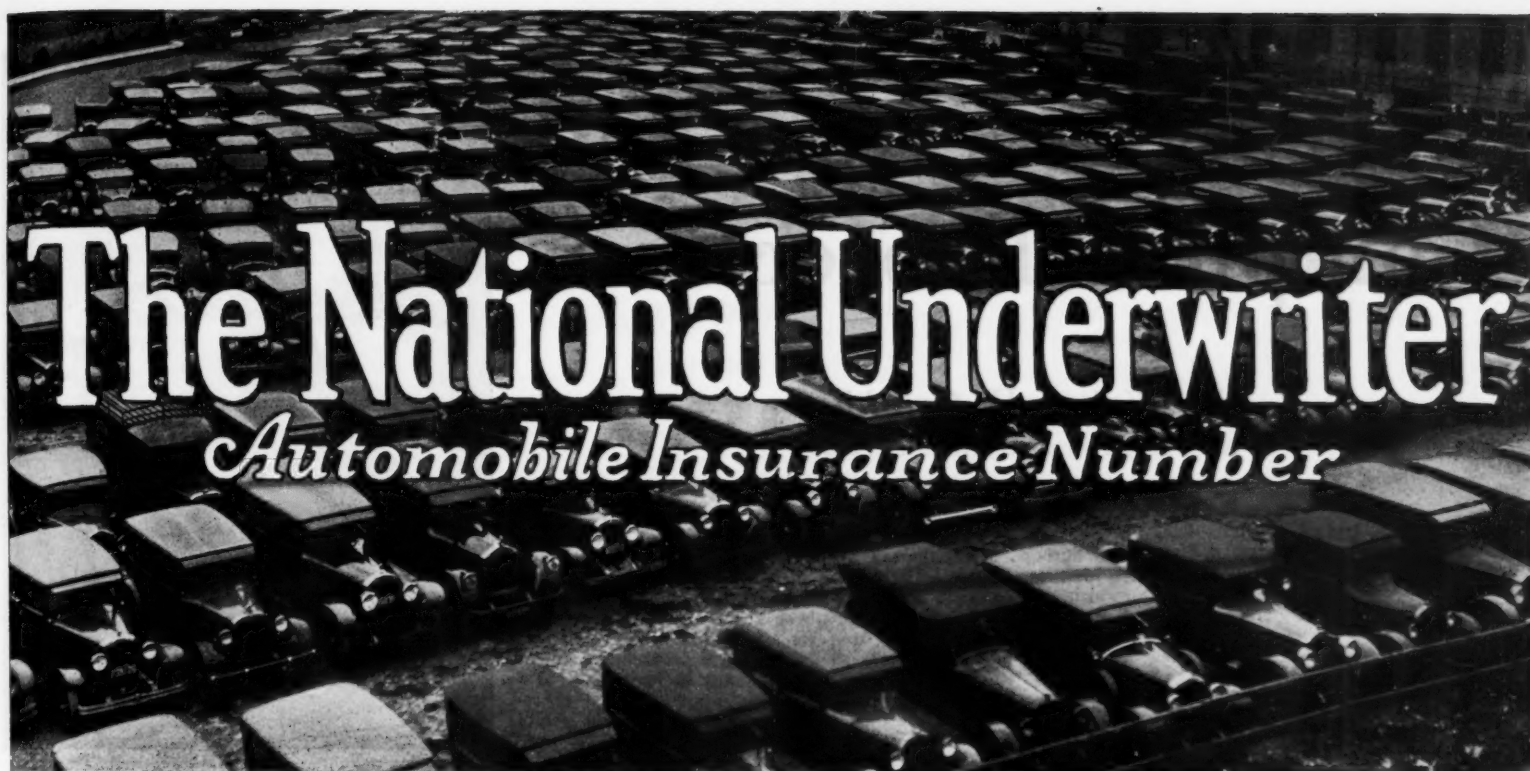
BETWEEN the time this is written and the time you read it there will have been in this office many applications for agencies to write Ohio Farmers automobile insurance.

A few will be accepted. They will be from men who know insurance—men who are satisfied that Ohio Farmers is one of the best companies that they can represent.

To such men we are glad to offer broad facilities for writing private cars, trucks, fleets, dealers' lines, and finance lines—an intelligent, progressive cooperation, and the strength and confidence that is synonymous with this 83 year old company.



OHIO FARMERS
INSURANCE COMPANY
LEROY • OHIO



The National Underwriter

Automobile Insurance Number

THE grand total of premiums written by all classes of automobile carriers in 1930 was approximately \$492,000,000 compared to a total of over \$530,000,000 in 1929, a decrease of 7 percent. Of this total the casualty companies wrote \$263,750,039 or 53.6 percent, the stock fire companies accounted for \$107,505,437 or 21.9 percent. The mutual companies wrote \$62,425,847 or 12.7 percent of the total, the full coverage companies \$34,709,043 of the total or 7.1 percent, while the reciprocals and Lloyds totaled \$22,917,253, being 4.7 percent. It is interesting to note that in 1929 the stock casualty carriers wrote 50.8 percent of the grand total for all classes, stock fire 23.1 percent, mutuals 12.2 percent, full cover 8.1 percent and the reciprocals 5.8 percent.

THE total automobile premiums for all classes of carriers show a marked decrease in 1930. The stock casualty business fell off 2.2 percent in 1930, the stock fire companies, 7.5 percent, the full coverage casualty companies, 18.5 percent; the mutuals, 3.2 percent and the reciprocals and Lloyds, 25 percent.

While the premium volume was decreasing, loss ratios showed a sharp increase, the largest in years. The casualty companies' loss ratio was 49 percent compared with 46.3 percent in 1929 and 44 percent in 1928. The stock fire companies' loss ratio jumped from 42 percent in 1929 to 54.3 percent in 1930. The full coverage companies had the highest loss ratio in years, the 1930 figure being 51.7 percent compared to 43.5 percent in 1929, 43 percent in 1928 and 42 percent in 1927. The mutuals were able to hold down their loss ratio to 41.3 percent, but showed a substantial increase over the 34.7 percent figure of 1929. The reciprocals and Lloyds had a loss percentage of 45.9 percent

compared with 42.7 percent the year before.

In the compilation of the fleet totals the Travelers again stands far ahead with \$28,608,702 premiums compared with \$29,188,481 in 1929. The Aetna Life fleet ranks second with \$18,254,756, a gain of \$638,629. The combined Royal and Liverpool & London & Globe fleets rank third and the Hartford companies fourth.

The Travelers leads the stock casualty companies in automobile premiums with \$17,993,433. The Hartford Accident is second with \$11,568,172, followed closely by the United States Fidelity & Guaranty with \$11,197,052. The Employers Liability ranks fourth and the Fidelity and Casualty fifth.

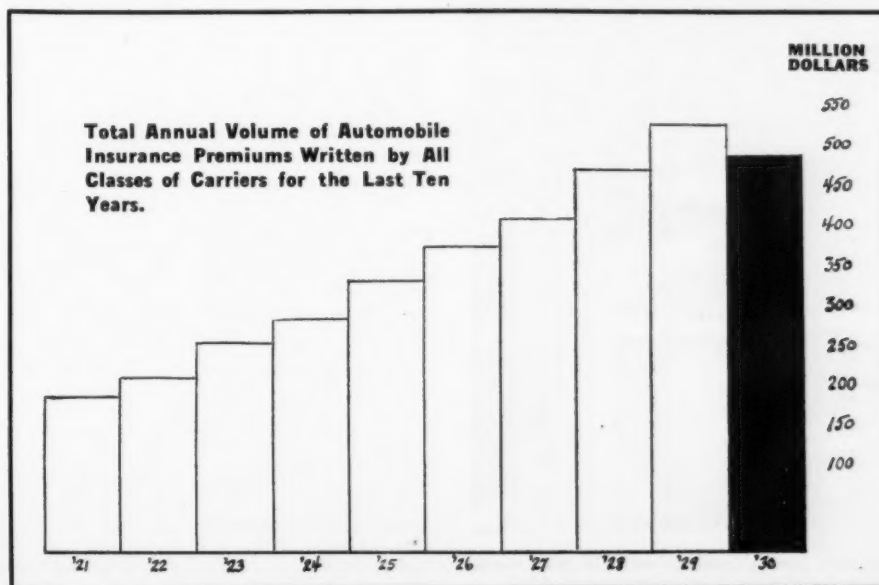
The General Exchange still leads the stock fire companies in premium volume with \$9,753,824, a decrease of \$1,527,667. The Home of New York comes second with \$6,795,344 followed by the National Union, American Automobile Fire and the National of Connecticut.

A NUMBER of the cooperative companies fared well in 1930. The State Farm Mutual of Illinois, the Liberty Mutual of Massa-

chusetts and the Merchants Mutual Casualty of New York all showed increases of over \$1,000,000 in premiums, while the Lumbermen's Mutual Casualty and the Hardware Mutual Casualty of Wisconsin reported increases of over half a million.

LAST year the production of pleasure cars and trucks in the United States and Canada witnessed a sharp decline, the units being 3,505,000 or more than 2,000,000 less than the total for 1929. However this may be, people evidently kept on riding because registration increased from 26,400,000 to 26,718,000, gasoline filling stations from 320,000 to 350,000 and service stations and repair shops from 95,800 to 100,300. The nation held back on the purchase of new models. There will undoubtedly be a different story this year.

Insurance men have been looking into the subject, scanning the skies, concentrating their attention on the field and are preparing for bigger things in 1931. The leading motor car executives conservatively estimate the number of units this year at 4,000,000. Others more optimistic place the figure at 4,500,000. In 1925 attention was called to the fact that the automobile concerns manufactured 3,600,000 pleasure cars and trucks. Their usefulness, it would seem, is about exhausted. They will probably be junked. Therefore, there should be a bigger buying capacity for new cars this year. There will be a fairly good export business so far as automobiles are concerned. Last year people were cleaning up on their instalment contracts and were not making any new commitments. From the automobile sales standpoint, therefore, 1931 looks to be a better year by far than 1930. Sales, according to automobile company executives, have shown an increase during the past month.



Alert Agents *Now* Sell Complete Protection

By **Walton H. Griffith**
Automobile Manager, America Fore



THE fire insurance business is not noted for the rapidity with which it adopts new ideas and suggestions, whether they are connected with new forms of protection or new ways of bringing such protection to the attention of prospective purchasers. In the nature of insurance as a semi-public trust which collects premiums from the many to pay the losses of the few, it is necessary to go slowly and be sure that any new move is carefully considered from every angle before a change is made in a system that has been producing satisfactory results. So that we may perhaps very properly, regard fire insurance as following somewhat conservative lines. Safety first is an excellent motto, at that, and much more likely to produce gainful results than following another equally well known maxim "Fools rush in where angels fear to tread."

Perhaps the conservative viewpoint may account for the condition which now exists in certain branches of fire insurance, notably the side lines such as automobile insurance. During the last decade we have seen gradual but tremendous changes in the sales methods used by many other important lines of business, with a notable speeding up in production because of the demand created by intensive selling.

SINCE the world war we have seen the surprising development of tremendous advertising programs, concentrated drives to establish branded articles, far flung extension of the chain store systems, house to house campaigns to educate the buying public, installment sales or "Pay as you use" plans that swept into almost every line of business. All of these and many more have so changed the sales methods of 1915 that even we who are in the insurance business have felt the pressure of the rising tide and realize that our sales methods must be revised to better fit conditions in 1931.



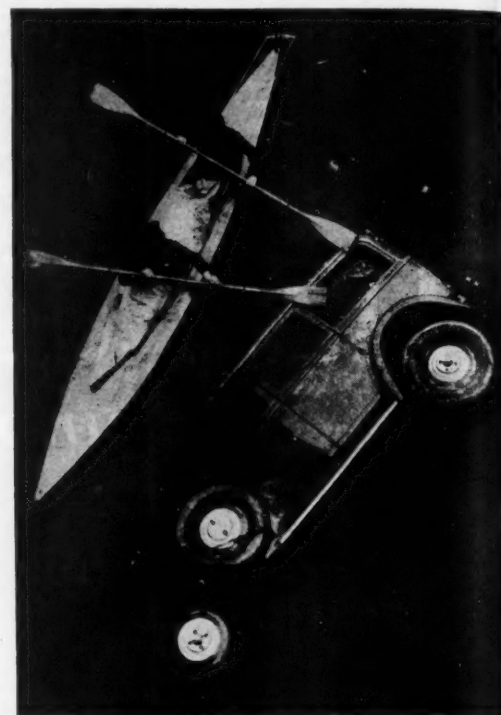
If your prospect says he doesn't need property damage insurance show him this untimely intrusion and ask him roughly to estimate the damage done.—International photo.

Since the sale of automobile insurance is conducted almost entirely through agents and brokers, at least so far as most important organizations are concerned, it is essential that these key distributors and their duties be studied if we are to suggest any changes in sales methods which may seem profitable for them to use. And these agents and brokers must also study the problem, for they must first sell themselves before they can expect any worth while results from different sales methods. At the present time there is too much of a tendency on the part of the average selling representative to sit back and expect the company to do the work, which means that they are only order takers and not salesmen. On the other hand, we must admit that a great many of these sales representatives are part timers and cannot be expected to devote the necessary time to organized and systematic sales work.

REVERTING to automobile insurance, if we are to judge by what has happened in many other branches of modern business, it appears that automobile insurance has been offered to the car owning public on a basis which was psychologically unsound. From time to time additional forms of protection have been offered to the car owner, but very few agents have attempted to follow a consistent sales policy to extend the use of these new coverages. We have offered our forms of protection individually, rather than collectively, much as though a hardware salesman should spread a miscellaneous collection of tools on a long counter and invite his customers to pick out what they want. Why should automobile insurance be sold in a manner comparable to the days when the hardware customer was permitted to browse around and pick out this and that without any effort by the salesman to show him a complete outfit?

That hardware method went out of vogue years ago in all save the rural outposts, and a brisk salesman today will promptly show you a complete outfit of tools for any purpose, graded and selected to fit any pocketbook. Yet in city, town or village, the automobile owner is today being asked to pick out his insurance protection item by item, and very few agents attempt to sell a complete cover contract properly adjusted to the customer's needs and pocketbook. Let's be frank about it and admit there is entirely too much of this old fashion sales policy which offers a minimum of protection at the cheapest possible price.

UNDER modernized sales methods in other lines, the customer of today is offered the best and most complete equipment first, and then shown the less complete and less expensive outfits, until one is finally selected that meets his needs as well as possible at the price he can afford to pay. If such methods have brought tremendous sales increases to such varied lines as automobiles, clothing, toilet articles, department store offerings, hardware and



The bridge wasn't wide enough for the driver of this ill-fated car.—Keystone View.

even tobacco, isn't it reasonable to suppose that a similar plan would improve the sales of automobile insurance? When you consider that such a plan would capitalize the car owner's desire to be insured against anything that might happen, it seems likely that a great many automobile owners would buy the better article even though the cost was somewhat higher than they had previously paid for a limited coverage. Certainly the insurance salesman would have far better opportunities to explain the values included in the complete cover contract as compared with the more limited protection at a lower price.

IF WE admit that automobile insurance can be sold to better advantage, then it becomes a question of how the average agent is to go about the process of reorganizing his sales efforts. First and foremost, he must admit to himself that he has not been getting anywhere near the maximum results from his former methods and is really willing to give some new plan a fair trial. Second, he must analyze his list of insurance clients, set a goal to be reached in additional business from those already on the books plus new business from new prospects, and prepare to work systematically to that end. Third, he should decide how much advertising he will do and what kind will be most effective and what assistance along these lines can be obtained from his companies. One large organization today is furnishing agents at cost an inexpensive, but very effective, plan to put them in touch with new prospects for automobile insurance of all kinds, and many companies will gladly furnish attractive poster service, window displays and even newspaper advertising suggestions and cuts. Fourth, he should work out a systematic plan under which he will offer each of his clients as much as possible of the complete protection which is available in the modern no-endorsement policies which today can cover an automobile against almost every possible hazard. Adjusting the various coverages to suit the car owner's needs and what he can afford, is bound to result in a large proportion of his clients taking additional protection even though only a certain percent may take the complete protection.

THE agent or broker, who decides to try out more modern sales methods will find the field representatives of his companies eager to assist him by soliciting and explaining special lines such as dealer's policies, fleet policies, garage operator's liability policies, finance policies, auto owner's trip policies and the like. They will point out to him the advantages to his clients of the combined automobile policies under which all fire company and casualty covers can be written; they will furnish him with illustrations of how other agents have worked out the same or similar problems, and they will go with him to work out and present any special proposition on which he requires the services of a skilled specialist. In short, the agent will find home offices and field men ready to aid him in many ways to push his campaign for more and better automobile insurance.

(CONTINUED ON PAGE 12)

Collision *Must* Be Made to Attract Majority of Drivers

By W. R. Ruegnitz

Springfield F. & M.

UNTIL quite recently the underwriting losses of collision, their gross amount having been relatively small, were largely offset by profit on fire and theft. If the peril should pay its own way, as do others, no very strenuous effort has been put forth to make it do so; the problem being difficult and not insistently demanding attention, the concerted and serious study necessary to a solution has been deferred. It goes without saying, however, that we cannot indefinitely continue writing a growing class of business at a loss.

The underwriting of fire and theft, broadly speaking, is a business we understand. The indications of hazard are mostly to be read directly from the daily report or application, and any question as to desirability answered by readily obtainable character report. That of collision, by contrast, is still difficult and obscure—the daily report imparts but little information and the character report is too often a broken reed.

Consider, for example, our practice with respect to "repeaters." Inadequately reported on our prohibited lists, they move from company to company without difficulty; often, indeed, they procure stay of execution in the face of the record. When the assured is acceptable as a fire risk, the fact of such acceptability creates a strong bias against rejecting him for collision, despite the fact that frequency of loss is commonly acknowledged as ground for rejection in all other lines. On behalf of the "repeater," the agent will argue that he has had merely a run of hard luck, or that so and so has now been forbidden to drive the car; and the character reporter, when appealed to, will like as not miss the point and come back with a tale of the assured's high standing in the community.

THE usual rule seems to be to classify a "repeater" as anyone who sustains three losses in succession within a period of from one to two years. Conclusive statistics are not available, but it is the writer's considered opinion that not over 10 percent of the drivers on the road are so classifiable, and that this small but active minority occasions perhaps 90 percent of the total volume of collision loss. Aside from such negligible losses as fender dents, most drivers are relatively accident free, managing not only to avoid running into other moving and stationary objects, skidding and overturning, but also to keep out of harm's way when meeting reckless drivers. Un-

fortunately the experience of these desirables is not on our books; almost without exception they regard the price of collision insurance as too high and carry no form of coverage against collision loss.

By way of clarifying our idea of a "repeater," let us consider the record under a full cover collision policy carried by a leading fire company on its fleet of automobiles driven by fieldmen. It should be

Mr. Ruegnitz is preoccupied with the problem of getting the collision business on a basis where it will be attractive to the 90 percent of good drivers and to the companies so that the agents may be able to tap this potentially great source of revenue. Mr. Ruegnitz is a thinker and his article will give the reader a clear understanding of the collision problem.

explained, in this connection, that this insurance was written partly as a means of distributing loss, to avoid the price of an entire automobile showing up inopportunely as an expense chargeable to a particular field. The policy for 1930 covered 34 automobiles, mostly Buicks, upon which the company paid to itself the regular tariff full cover collision premium amounting to \$2,726. At the end of the policy year of 1930, the daily report showed only three losses, respectively \$19, \$39 and \$193, which would indicate that a representative company fieldman, grocery merchant or other average citizen is likely to incur not more than one serious collision loss per automobile in from ten to 30 years and that one loss a year, let alone three, should clearly mark a repeater.

AS a first step in the development of a satisfactory underwriting routine we should develop some means of selection on the basis of the daily report or application, as with other lines. The "repeater" is per se an indictment of our present lack of method, and that we have thus far accomplished so little is not impossibly a reflection upon our indus-

try. It should not be necessary to sustain three losses before being able to say, apologetically: "This driver seems to be an unacceptable risk;" we should acquire the means of speaking with authority at the time the risk is offered.

If the automobile daily report itself is lacking as to collision information, it dates back without material change to a day when virtually fire only was written. Collision is a later development, of which we have not yet taken adequate cognizance, either in the warranties (or representations) which form a basic part of the automobile standard policy or in the various forms which we have thus far devised. To propose specific new warranties or forms is not within the purview of this article; we desire merely to point out that those now in use are based upon fire and theft underwriting considerations rather than those of collision. From nothing in the policy warranties may the examiner read either an experience of, or proneness to, collision loss and damage.

IN the selection of business, due consideration must be given the fundamental causes of collision accident. The hazard is essentially mental, whether due to recklessness, carelessness, or a slow individual reaction time. In some degree, also, accidents are ascribable to physical disabilities such as impaired vision or hearing, or to handicaps resulting from disease. Alcoholism and drug addiction induce hazardous driving, though apparently some drivers drunk are no worse than others sober. The highly nervous individual, if alert, is often a safe driver, while the phlegmatic and composed man, if his reaction time be slow, may be anything but. Young drivers may be reckless, but usually they are alert; old ones are often unwilling to admit the infirmities that should keep them away from the wheel. Less obvious, but no less important, are mental disturbances, with some drivers temporary and others chronic, due to worry, grief, fear, anxiety, anger and various "complexes." No one drives well with a load on his mind or when preoccupied; the proverbial absent-minded professor is congenitally an unsafe driver.

But if this is the hypothesis, it is precisely in spotting these characteristics in the offered risk that we fall down. As already stated, the daily report reveals them not at all, nor are the character reports as yet sufficiently dependable. They are inherent in many risks apparently desirable, sometimes

(CONTINUED ON PAGE 28)



Nose dives seem to be the fashion here. The need for collision coverage is demonstrated practically every day in all communities—Underwood & Underwood.

Auto Accident Toll Reduced by Artificial Night Lighting

By Richard E. Simpson

Illuminating Engineer, Travelers



RICHARD E. SIMPSON

FIRST of all, a homeopathic dose of statistics—even though figures are often tiresome. There were 835,250 automobile accidents in this country in the year 1930. As a result of these accidents, 32,500 persons were killed and 962,325 were injured. In addition, property worth millions of dollars was damaged or destroyed. The insurance companies

paid a sum in excess of \$300,000,000 in settlement of direct claims and of hospital and medical charges arising out of those accidents in which insurance policyholders were involved. This includes approximately one-third of the registered automobiles. There are many so-called incidental or hidden costs that are not covered by insurance, but which must be liquidated by the same kind of real genuine dollars that are used in paying the direct claims. The amount of money needed to pay these indirect costs cannot be definitely ascertained, but a conservative estimate indicates that the sum is more than twice as great as that required for the direct claims. The accident costs of uninsured cars is estimated at one and a half billion dollars. Therefore, taking all these things into consideration we find that the annual American automobile-accident toll consists of about one million human casualties and an expenditure of approximately two and a half billion dollars.

A detailed study of the automobile-accident statistics for 1930, reveals two rather disturbing trends. The first is that although there was an increase in total registrations of less than one percent, there was an increase of 12 percent in the number of accidents, of 4 percent in fatalities, and of 13 percent in non-fatal injuries. The second disturbing factor in the situation is the greater amount of night driving, which has brought about an increase in the number of accidents that occur after dark.

NIGHT driving is a habit (if we may so designate it) that has been growing apace with the American public. In the recent older days the open car was usually stored for the winter as soon as the cold weather or the road conditions made driving, either by day or night, uncomfortable and hazardous. Modern closed cars and various efficient heating devices have robbed the cold weather of its terrors, and the great improvement in highway construction, and the maintenance of highways in suitable driving condition throughout the winter, have invited all-year usage of automobiles. Consequently there is more night driving, not only because there are more hours of darkness in the winter months than in the summer months but also for the reason that a great deal of trucking and of long-distance touring are now done at night, in order to avoid the heavy day-time traffic.

There is really only one vitally important difference between day driving and night driving. The car is unchanged, the roadway has the same surface and is just as wide and winding, the miles are of the same length, and the towns are just as far apart. There is usually less traffic at

night, and this has some bearing; but the chief difference is in our ability to see for long distances by day as compared with our limited range of vision by night.

FOR his own safety and for the safety of other users of the highways, the driver of a motor vehicle, in these days of high speed, should be able to see definitely, clearly, and quickly, at least 200 feet ahead of his car, so that he may perceive road defects, highway obstructions, and pedestrians, in time to avoid them.

There are two factors that militate against a 100 percent realization of this essential condition, (1) the absence of sufficient and uniformly distributed illumination from fixed lights along the highway, and (2), the frequently repeated disturbing effect on the vision of drivers, caused by too much light in the form of glare from the headlights of approaching cars.

If the headlights on all cars conformed to the standards of the Illuminating Engineering Society, at all times, and if the depressed beam were used when passing other cars, glare, and the annoyance and interference with vision therefrom, would be kept at a minimum. Unfortunately, the majority of headlights do not conform to these standards, and there is no uniformity of practice in the use of the depressed beam. Moreover, glare is unavoidably present when passing the crest of a hill, and furthermore the driver of one car, at least, will be subjected to it when rounding a curve.

THOSE who are students of traffic accidents and are also versed in the use of artificial lighting, are more and more inclining to the belief that the remedy for night-driving accidents consists in more and better highway illumination by means of fixed street-lighting units. Their belief is strengthened by several

isolated tests or experiments on various representative sections of highways in this country, which have been specially selected with reference to heavy traffic, curves, hills, and intersecting roads. These sections have been equipped with modern street-lighting units so mounted and spaced as to provide sufficient illumination to permit safe night driving without



Widespread use of artificial lighting similar to this on the Hartford to Berlin highway in Connecticut will save 7,500 lives and \$200,000,000 now lost in accidents annually.—General Electric Company photo.



Many crashes like this could be avoided if highways were artificially lighted for night driving. Three cars figured in this mishap near Los Angeles, two persons being killed outright and two fatally injured. This car was badly smashed.—International photo.

headlights or merely with depressed-beam headlights. Without exception, the records of these sections show a marked reduction in night accidents as compared with the number that occurred during a similar period before the change in lighting was made, as well as with the records of adjacent and poorly lighted sections. (In contrast to this, we have in mind a certain stretch of poorly lighted highway on which 28 pedestrians were killed by automobiles in one year—26 of these deaths having occurred at night time.)

ADDITIONAL evidence of the value of good street lighting is furnished by a study, made by Kirk M. Reid, of traffic accidents in Cleveland, O. Four thoroughfares were selected, all of them running in the same direction, (CONTINUED ON PAGE 26)



UNDERWRITERS CASUALTY COMPANY




Desirable Territory Available

WISCONSIN
MISSOURI
ILLINOIS
CALIFORNIA
INDIANA
IOWA

Home Office
WISCONSIN at ELEVENTH
MILWAUKEE

A FULL coverage
automobile com-
pany equipped to
render real service to
agents. Writing at
independent rates.




UNDERWRITERS AGENCY, INC.



J. E. RASMUSSEN, President


WISCONSIN at ELEVENTH, MILWAUKEE

◆ ◆ ◆

Wisconsin General Agents

The Importers & Exporters Insurance Company, Union Automobile Insurance Company,
New Century Casualty Company

Specializing in Automobile Insurance at Independent Rates

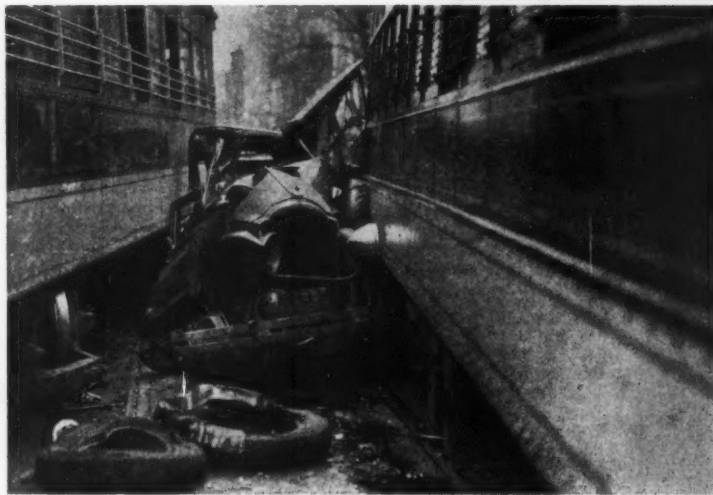


Jail Pictures Needed to Sell Liability Cover to Public Enemies

**Vast Number of Uninsured Motorists
Challenge to Agents—Large Bulk
of Unwritten Premiums**



(Above) One passerby was killed and three others injured when this car, rammed by a truck, turned over three times in one of the residential sections of Brooklyn. An accident like this vividly brings home the need of proper insurance coverage.—P. & A. Photo



(Left) Here are the remains of a car whose driver tried to dive between two street cars in Washington, D. C. They may be able to salvage part of the motor but the body is a complete wreck.—Acme Photo

THE great challenge to the field forces of the country and to the companies today in the automobile business is the vast number of motorists who are not insured for liability.

Precise figures are not available, but estimates show that the insurance business has been gravely delinquent in meeting its responsibilities in this department. Two years ago "The Casualty Insurer" printed the estimate that only 16 percent of motorists carry liability insurance. Shortly thereafter the Travelers calculated that there was potentially two billion dollars in premiums to be obtained from automobile liability, but that only half a billion was written. That would indicate that about one out of four motorists was insured, but it is pointed out by insurance executives that many of the automobile insurance premiums which are collected represent loadings for trucks, public passenger carrying vehicles and other extra-hazardous risks, the owners of which are quick to buy liability insurance if it is procurable.

THE monetary proportion is thus not necessarily the numerical proportion of those insured to those uninsured for liability.

That is a serious reflection on the business, not so much because more complete advantage has not been taken of opportunities as because an important duty to the public has been evaded.

No great amount of selling effort has been required to write the policies of those who are insured. Probably the great majority of the one-fourth of insured motorists would not venture on the streets or highways without liability insurance. The agent who sees this kind of motorist first is the man who usually lands the business. Others who are insured are people with a sense of fairness and public decency. Merely a recital of what liability insurance does is enough to persuade them to buy. They feel their responsibility to the other fellow. Others are fully imbued with the fear of consequences, should they be involved in an accident bringing death or personal injury. The agent is, therefore, too often merely a distributor of automobile liability insurance instead of a producer.

Who are the great three-fourths of motorists who

do not carry liability insurance? They have been described as "pikers." That is a good description for the agent to keep in mind, for it should indicate to him what sort of sales tactics are needed to close the sale.

"Public enemy," the term made famous by the so-called Secret Six in Chicago, is another term which may be suitably applied to motorists who are uninsured for liability.

THERE are exceptions to the generalization that automobile owners, who are willing to take the chance of killing and maiming without providing for the indemnification of their victims, are public enemies. All such motorists are public enemies in fact, although they may not be by motive. Farmers and residents of rural communities, who do not carry liability insurance, probably should not be charged with the same amount of callousness as the city dweller.



Here are the remains of a Long Island garage in which a number of trucks were destroyed by fire. A loss like this would cripple the majority of business houses unless full fire insurance protection was carried.

The fault has probably been with the agent in the small town who has not pointed out the simple fact that although the chance of the farmer being involved in an accident in his own neighborhood is slim, the likelihood of his being involved in an accident when he takes a trip cannot be overlooked. Indeed, the farmer on an occasional motor trip to the city is in extreme danger because of his unfamiliarity with city driving.

Since motorists uninsured for liability are public enemies, they should be dealt with by the agent as such. Arguments appealing to their sense of fairness are unavailing. Arguments calling attention to their financial responsibility are likewise of little more weight. They will tell you they are judgment proof.

The argument, if presented with force and perhaps with a little lapel shaking, that a jail cell may be waiting for the man who drives without liability insurance is the most effective sales approach with the public enemy.

HE should be told that the victim of an accident or his representative will be quick to bring criminal action against the driver who is not insured or who cannot be reached through his pocketbook. On the other hand, the driver who is able to offer indemnity is virtually immune from criminal prosecution. To reinforce this argument the agent will find plenty

of newspaper stories of manslaughter charges being brought against the motorist.

The public enemy may be jailed through another process and he should be told about this possibility. In some states persons who have not satisfied a tort judgment may be locked up if the creditor gets a writ and pays for his lodging and meals in the keep. It might be the whim of the creditor to arrange for this lodging, while the man against whom judgment has been entered has a good job. His wages stop, of course, for the time he is in jail and then he becomes a man with a

(CONTINUED ON PAGE 28)

REINSURANCE

REINSURANCE—THE REINFORCEMENT WHICH HAS ENABLED CASUALTY INSURANCE TO KEEP PACE WITH THE MOTOR CAR. COVERAGE LIMITS AND LIABILITY LOSSES HAVE REACHED AMOUNTS UNDREAMED OF TWENTY YEARS AGO. YET INSURANCE HAS BEEN BOTH SOUND AND SUFFICIENT.

WE ARE PROUD OF THE ADMIRABLE PERFORMANCE OF THIS TASK BY THE COMPANIES, AND GRATIFIED THAT WE HAVE HAD A PART IN IT THROUGH OUR SEVENTEEN YEARS OF REINSURANCE SERVICE TO A LARGE BODY OF LOYAL TREATYHOLDERS.

**EMPLOYERS
REINSURANCE
CORPORATION**
KANSAS CITY

ONE HUNDRED AND TWENTY-SIXTH ANNIVERSARY
1805 - - - 1931



FOUNDED 1805
THE OLDEST SCOTTISH
INSURANCE OFFICE

Caledonian Insurance Company

UNITED STATES BRANCH: HARTFORD, CONN.

ROBERT R. CLARK, MANAGER

At this time of the year new automobiles are being sold and older cars are reconditioned. With people thinking along motoring lines, prospects are numerous and automobile insurance is easier to sell now than later.

Automobile insurance offered by the old Caledonian has stood the test of years and has ably protected our agents' clients.

The problem of finding the right automobile protection is eliminated after you become connected with this organization. Claims receive immediate attention and losses are paid promptly.

CALEDONIAN-AMERICAN INSURANCE COMPANY OF NEW YORK

EXECUTIVE OFFICES: HARTFORD, CONN.

ROBERT R. CLARK, PRESIDENT

THE NETHERLANDS INSURANCE COMPANY OF THE HAGUE, HOLLAND ESTABLISHED 1845

EXECUTIVE OFFICES: HARTFORD, CONN.

ROBERT R. CLARK, U. S. MANAGER

YOUR INTERESTS ARE OURS - OUR BEST SERVICE IS YOURS

Fleet Totals Reveal Declines in 1930

THE Travelers again stood out far ahead among the other fleets in automobile premiums, with a 1930 total of \$28,408,772, compared with \$29,188,481 in 1929, a decrease of \$779,709. The Aetna Life fleet ranked second with \$18,254,756, a gain of \$638,629. The combined Royal and Liverpool & London & Globe fleet showed a total of \$17,967,814 in 1930 compared with \$19,585,974 in 1929. The Hartford had \$16,886,537 in premiums in 1930, a gain of \$261,159. The Employers with \$14,122,310 in premiums came fifth; the Home, \$13,742,485, was sixth; the America Fore with \$13,308,089; the United States Fidelity & Guaranty with \$12,486,820, and North America with \$10,472,329 follow with the General Accident fleet in tenth place with \$10,289,254. There were two others with over \$10,000,000 in premiums in 1930—the American Automobile with \$10,115,918 and the Firemen's with \$10,088,699. The detailed figures of the fleets writing \$5,000,000 or over in automobile premiums are given below for both 1929 and 1930.

	1930 Premiums	1930 Losses	1929 Premiums	1929 Losses
Aetna Life				
Automobile	\$ 2,046,744	\$ 702,158	\$ 1,266,827	\$ 382,798
Aetna Life	7,283,217	4,075,993	7,665,210	3,733,224
Aetna Cas.	8,917,495	3,927,722	8,684,090	3,581,124
Standard Ct.	7,300	169	.....	.....
Total	\$18,254,756	\$ 8,706,042	\$17,616,127	\$ 7,697,146
Aetna				
Aetna	\$ 1,779,300	\$ 946,221	\$ 1,992,285	\$ 957,343
World F. & M.	138,589	98,915	147,449	83,447
Century Indem.	3,173,736	1,361,464	2,678,975	805,664
Total	\$ 5,091,625	\$ 2,406,600	\$ 3,818,709	\$ 1,846,454
America Fore				
Niagara	\$ 511,352	\$ 300,164	\$ 844,562	\$ 381,784
Fid. & Cas.	9,717,176	5,583,588	9,124,238	5,736,076
Maryland	28,258	8,430	134,744	215,496
Continental	1,471,171	775,932	1,504,370	723,383
Fidelity Phenix	1,278,750	692,840	1,262,240	638,776
American Eagle	234,660	157,282	383,207	160,459
First American	66,722	40,351	63,786	26,725
Total	\$13,308,089	\$ 7,558,587	\$13,047,659	\$ 7,881,699
Commercial Union				
Commercial Union, Eng.	\$ 356,309	\$ 165,202	\$ 391,850	\$ 163,949
American Central	24,533	18,747	20,121	13,985
Palatine	116,641	53,261	123,208	51,748
Union, Eng.	93,951	43,188	99,492	41,700
California	80,858	166,885	523,787	226,759
Com'l Union, N. Y.	71,262	34,115	62,806	25,440
Ocean, Accel.	3,397,789	1,866,405	3,768,037	1,943,800
Columbia Cas.	1,881,343	1,127,856	1,958,725	1,022,985
Total	\$ 6,022,686	\$ 3,475,719	\$ 6,948,026	\$ 3,490,366
Employers				
Employers Fire	\$ 1,129,144	\$ 659,225	\$ 1,275,387	\$ 564,646
Employers Liab.	10,307,904	5,037,199	10,196,585	4,700,630
Amer. Employers	2,685,262	1,369,510	2,705,283	1,024,175
Total	\$14,122,310	\$ 7,065,934	\$14,177,255	\$ 6,289,451
Firemen's of Newark				
Firemen's	\$ 555,781	\$ 256,931	\$ 637,478	\$ 258,506
Girard F. & M.	158,795	73,409	78,031	34,467
Mechanics	158,795	73,409	78,031	34,467
Natl. Ben Franklin	158,795	73,409	78,031	34,467
Concordia	158,795	73,409	78,031	34,467
Superior	158,795	73,409	78,031	34,467
Milwaukee Mech.	238,192	110,113	230,195	176,240
Metropolitan Cas.	3,608,977	1,845,559	3,603,000	1,526,056
Commercial Cas.	3,789,201	2,464,014	4,030,751	2,861,586
Fidelity Union	1,012,573	612,616	1,222,007	633,431
Total	\$10,088,699	\$ 5,656,308	\$10,114,486	\$ 5,628,124
General Accident				
General Accident	\$ 9,639,888	\$ 4,953,066	\$ 9,701,811	\$ 5,724,540
Potomac Fire	649,366	334,849	700,468	340,322
Total	\$10,289,254	\$ 5,287,915	\$10,402,279	\$ 6,064,862
Hartford Fire				
Hartford	\$ 3,173,619	\$ 1,442,797	\$ 3,267,079	\$ 1,346,249
Federal	1,159,647	504,269	1,369,877	487,332
Citizens	9,704	3,529	.....	.....
N. W. F. & M.	245,855	100,174	216,445	80,860
Queen City	13,678	4,749	11,139	3,481
Twin City	222,225	113,559	297,500	179,517
N. W. Und.	493,637	308,965	75,824	34,661
Hartford Accel.	11,568,172	6,012,320	11,487,516	5,247,725
Total	\$16,886,537	\$ 8,490,362	\$16,625,378	\$ 7,379,825
Home				
Home	\$ 6,795,344	\$ 3,668,217	\$ 7,762,758	\$ 2,725,317
Franklin	1,388,973	707,570	1,551,398	516,253
City of New York	926,549	471,713	1,132,710	344,168
Natl. Liberty	855,730	747,399	1,777,225	1,226,725
Baltimore Amer.	207,820	181,571	431,612	298,256
Peoples Natl.	116,486	138,701	330,056	223,729
Southern Fire	275,405	90,404	52,886	2,135
Southern Surety	2,792,179	1,521,671	2,556,916	548,384
Home Indemnity	384,999	12,929	.....	.....
Total	\$13,742,485	\$ 7,660,175	\$15,595,561	\$ 5,884,967
Insurance Securities				
La Salle	\$ 260,944	\$ 148,815	\$ 268,813	\$ 106,930
Union Indem.	4,793,578	2,560,749	4,747,037	2,734,992
Bank. & Merch.	74,955	21,341	21,434	711
Iowa Fire	10,221	16,605	37,059	22,289
New York Indem.	2,532,683	1,481,730	2,050,939	1,961,016
Total	\$ 7,672,376	\$ 4,229,241	\$ 7,125,282	\$ 4,825,938
National Union				
National Union	\$ 5,201,316	\$ 4,118,192	\$ 6,650,438	\$ 3,616,221
Natl. Union Indem.	2,564,604	2,086,952	3,525,939	1,813,494
Amer. Founders	4,765	173	183	—28
Total	\$ 7,770,685	\$ 6,205,317	\$10,176,560	\$ 5,429,687
North America				
Ins. Co. North Amer.	\$ 2,427,428	\$ 1,167,248	\$ 2,619,585	\$ 1,102,510
Alliance, Pa.	288,979	138,958	308,186	129,707
Phila. F. & M.	144,489	69,479	154,093	64,854

(CONTINUED ON NEXT PAGE)



Globe & Rutgers

FIRE INSURANCE COMPANY



111 William St., New York City



Thirty-second Annual Statement December 31st, 1930

ASSETS		LIABILITIES	
Bonds and Mortgages.....\$	137,359.90	Capital	\$ 7,000,000.00
U. S. Liberty Bonds.....	519,200.00	Surplus	30,109,790.21
Government, City, Railroad and		Reinsurance Reserve	27,340,139.34
Other Bonds and Stocks.....	72,305,735.72	Losses in Course of Adjustment..	10,466,371.00
Cash in Banks and Office.....	3,151,885.63	Commissions and Other Items....	9,775,000.00
Premiums in Course of Collection..	7,433,318.82	Reserve for Taxes and Deprecia-	
All Other Assets.....	3,407,220.03	tion	2,725,000.00
Interest Accrued	442,404.17		
Reinsurance Recoverable on Paid			
Losses	19,176.28		
	<u>\$87,416,300.55</u>		<u>\$87,416,300.55</u>

Surplus to Policyholders . . . \$37,109,790.21

ISSUES POLICIES AGAINST

Fire, Marine, Tornado, Earthquake, Flood, Hail, Explosion, Riot and Civil Commotion,
Sprinkler Leakage, Inland Marine Transportation, Parcel Post, Automobile, Aviation Insurance

Agents in Canada, Manila, Shanghai, London and Principal European Cities

E. C. Jameson, President	
Lyman Candee, Vice-President	A. H. Witthohn, Secretary
W. H. Paulison, Vice-President	A. G. Cassin, Secretary
J. H. Mulvehill, Vice-Pres. and Secy.	J. L. Hahn, Assistant Secretary
J. D. Lester, Vice-President	Scott Coleman, Assistant Secretary
Amos W. Taylor, Local Secretary	

Thirty-two Years Record

	Assets	Reserve	Surplus
Dec. 31, 1899	\$529,282.59	\$26,832.54	\$3,038.94
Dec. 31, 1905	3,932,447.83	1,753,038.09	1,256,146.92
Dec. 31, 1910	5,255,362.12	1,936,224.86	2,365,363.37
Dec. 31, 1915	10,178,345.13	3,532,023.67	4,769,684.89
Dec. 31, 1920	42,765,374.55	16,593,764.16	11,361,311.89
Dec. 31, 1925	67,922,096.58	20,265,572.73	24,161,943.85
Dec. 31, 1926	71,740,996.88	21,162,599.90	25,610,575.98
Dec. 31, 1927	80,193,738.67	21,794,727.64	29,514,599.03
Dec. 31, 1928	98,190,644.96	24,332,695.62	37,252,917.34
Dec. 31, 1929	105,991,540.45	26,803,146.42	44,315,436.03
Dec. 31, 1930	87,416,300.55	27,340,139.34	30,109,790.21

For 21 years—specialists in automobile insurance

The Western Casualty and Surety Company

Statement of Condition December 31, 1930

ASSETS	
Government Bonds	\$ 368,301.00
County, School and Municipal Bonds	653,865.00
Public Utility Bonds	197,200.00
Miscellaneous Bonds and Stocks	1,272,869.14
Total Bonds and Stocks (Market Value) ..	\$2,492,235.14
Accrued Interest	26,327.38
Cash	144,394.02
Premiums in Course of Collection (Not Over 90 Days Due)	310,454.53
	\$2,973,411.07
LIABILITIES	
Reserve for Unearned Premiums	\$ 805,040.38
Reserve for Losses	791,094.98
Commissions Due Agents	82,658.56
Reserve for Taxes, Expenses and Contingencies ..	39,951.00
Capital	\$750,000.00
Surplus	504,666.15
Surplus as to Policyholders	1,254,666.15
	\$2,973,411.07

WRITING ALL LINES OF LIABILITY, BURGLARY, PLATE GLASS AND AUTOMOBILE INSURANCE, AND FIDELITY AND SURETY BONDS

The Western Fire Insurance Company

Statement of Condition December 31, 1930

ASSETS	
Government Bonds	\$166,730.00
County, School and Municipal Bonds	139,556.00
Railroad Bonds	336,240.00
Public Utility Bonds	126,050.00
Miscellaneous Bonds and Stocks	544,400.00
Total Bonds and Stocks (Market Value) ..	\$1,312,976.00
Accrued Interest	18,459.50
Cash	57,480.20
Premiums in Course of Collection (Not Over 90 Days Due)	86,294.73
	\$1,473,210.43
LIABILITIES	
Reserve for Unearned Premiums	\$ 336,036.02
Reserve for Losses	72,447.59
Commissions Due Agents	2,000.00
Reserve for Taxes and Expenses	17,428.00
Impounded Premiums	3,529.68
Capital	\$500,000.00
Surplus	541,769.14
Surplus as to Policyholders	1,041,769.14
	\$1,473,210.43

WRITING FIRE, TORNADO, SPRINKLER LEAKAGE, EXPLOSION, RIOT AND CIVIL COMMOION USE AND OCCUPANCY AND RENT INSURANCE

Today—still specializing in automobile insurance

The WESTERN INSURANCE COMPANIES

Established 1910

Western Casualty and Surety Co.
Capital and Surplus, \$1,254,666.15*

Western Fire Insurance Company
Capital and Surplus, \$1,041,769.14



(CONT'D FROM PRECEDING PAGE)

	1930	1930	1929	1929
	Premia	Losses	Premia	Losses
National Secur.	72,305	38,772	86,386	33,431
Indem. of No. Amer.	5,979,980	3,394,334	6,667,120	3,266,991
Alliance Cas.	1,559,148	519,420	954,117	98,578
Total	\$10,472,329	\$ 5,328,211	\$10,780,487	\$ 4,696,071
Phoenix of England				
Phoenix	\$ 371,917	\$ 169,066	\$ 460,719	\$ 192,124
Imperial	92,979	43,326	115,180	49,068
Columbia, N. J.	73,742	32,130	91,349	38,555
United Firemen's	102,597	46,730	127,095	53,617
Swiss Reins.	1,177	101,826	247,684	108,480
Phoenix Indem.	1,794,896	885,563	1,827,501	811,380
London Guar. & Acc.	3,215,656	1,787,916	3,438,949	1,676,892
Total	\$ 5,652,964	\$ 3,066,357	\$ 6,308,477	\$ 2,930,116
Royal-L. & L. & G.				
Royal	\$ 941,402	\$ 473,889	\$ 1,273,968	\$ 523,997
Queen	930,977	445,986	1,123,505	466,998
Newark	366,753	171,413	485,745	207,293
Capital, Calif.	16,067	8,067	2,003	10,191
American & Foreign.	130,656	59,340	122,735	31,309
British & Foreign.	70,047	16,488	.....	.....
Royal Indemnity	5,754,229	2,981,697	5,979,509	3,424,619
Eagle Indemnity	1,656,184	842,471	1,810,910	870,202
Liverpool & Lond. & Gl.	686,973	331,838	737,499	307,217
Star	128,571	62,220	137,767	57,603
Fed. Union	42,857	20,740	45,922	19,201
Prudential	53,149	13,938	24,413	17,660
Globe Indem.	7,189,949	2,941,684	7,841,998	3,749,037
Total	\$17,967,814	\$ 8,369,771	\$19,586,373	\$ 9,685,327
Travelers				
Travelers Fire	\$ 1,924,548	\$ 672,965	\$ 1,772,498	\$ 570,385
Travelers Indem.	17,993,433	10,054,103	18,491,896	8,470,852
Travelers Indem.	8,490,791	3,825,876	8,924,287	3,537,568
Total	\$28,408,772	\$14,552,944	\$29,188,481	\$12,578,805
U. S. Fidelity & Guaranty				
U. S. F. & G.	\$11,197,052	\$ 5,966,125	\$11,298,776	\$ 5,780,526
Fid. & Guaranty Fire.	1,289,768	549,316	1,236,020	198,931
Total	\$12,486,820	\$ 6,515,441	\$12,534,796	\$ 5,979,457
Zurich				
Zurich Fire	\$ 450,257	\$ 136,373	\$ 132,722	\$ 11,954
Zurich	5,225,505	2,634,878	5,182,146	3,019,310
Total	\$ 5,675,762	\$ 2,771,251	\$ 5,314,868	\$ 3,031,264

Alert Agents Sell Complete Protection

(CONTINUED FROM PAGE 4)

As illustrations of what can be done merely by the process of offering the better class car owner a broader form of protection than had previously been carried, the actual experiences of two representative agents in our own organization are worth quoting. In one case an alert and progressive New York state agency decided to add glass breakage protection to all policies where their clients carried a deductible form of collision, figuring to explain that the small additional cost was fully justified since this coverage practically reduced the deductible amount from \$15 to \$30 depending on the car insured. Explanations were unnecessary in less than 10 percent of the cases and the net results were a 15 percent increase in fire company automobile premiums during the last nine months of 1930. That speaks for itself and the idea is well worth considering by any agency whose high grade clients are educated to collision insurance under the deductible forms.

IN the other case the agency decided to use the combination endorsement form under which it is possible to add tornado, windstorm, cyclone, hail, earthquake, explosion, riot, strikes, airplane damage, flood and rising water damage to an automobile policy for a small flat premium. Under this form the combination of eight perils can be insured against for much less than they would cost individually, the charge being a flat premium per car for any car in any territory. So the agency started in during 1930 to add the combined coverages to each fire and theft renewal where the car value was sufficient to justify it. They also added the towing expense cover at \$1 per car on all cars that were less than three years old, with the happy result that their automobile premiums have shown a steady increase each month as compared with the preceding year. Very few of their clients have questioned the advisability of carrying the additional protection recommended by the agency, and virtually 90 percent of the lines have stuck. What one agency has done, others can do, especially if a brief form letter is used to explain the additional protection being added at a cost of around a penny a day, or a briefly worded policy sticker attached which points out that with all the additional protection the renewal policy costs little more (and frequently

less) than the preceding year's contract which only covered fire and theft.

IT would be possible to go ahead with any number of illustrations of the ways in which alert agencies are working to sell their clients more complete automobile protection, but our space will not permit, and we will offer only one more suggestion as proof that automobile insurance should benefit materially by modernized sales methods. Everyone will admit that statistics today show damage by collision to be the most feared menace of the road, and yet in spite of a wide scale of deductible and other forms, only a small proportion of car owners carry any kind of collision insurance. The answer is simple—some years ago when traffic congestion was far less of a nightmare to automobile owners than it is today, and fire and theft insurance on a car cost two or three times what it does in 1931, a great many agents listened to the alibi of the "careful driver" who felt he did not need to spend any money for collision protection, and decided they would not try to sell collision coverage. Times have changed, so has traffic, and the toll of collision accidents mounts higher every day, but these agents have not

(CONTINUED ON LAST PAGE)

Walton H. Griffith, a foremost exponent of automobile insurance from stem to stern or bumper, has been manager of the automobile department of the America Fore group since 1925. Before that he was automobile manager for the National Union.



He started in the business in 1910 in the local agency business and as fire special agent. His father, A. E. Griffith, is president and has been connected with the Southern Mutual Fire for nearly sixty years.

Sales Plans Which Get Premiums



TO get an agent to explain his selling methods is often a difficult task, for the reason that few persons in any occupation possess the capacity to so analyze and dramatize their every-day pursuits as to realize what there is in them that might be helpful or interesting to others in the same business. THE NATIONAL UNDERWRITER is fortunate, however, in getting the views of three agents, who were requested to tell something about their methods for the Automobile Number. All of these agents are held in high esteem by their companies; they have high standing in their communities and have developed fine sales technique.

Frank Merritt, who signs himself "Manager and entire personnel of the insurance department of the First National Bank of Lake Village, Ark.," has an especially interesting story to tell of how he manages to sell a good volume of automobile plate glass insurance. Perhaps some agents are skeptical about this coverage and feel that the sales promotion departments of the companies are shouting up a blind alley in urging solicitation of this business, but Mr. Merritt's experience proves that it can be sold.

"TO begin with," Mr. Merritt writes, "we try to be careful in selecting risks to be solicited, eliminating those known to be careless or irresponsible. We try to picture to the prospect the many risks he runs of inflicting injury or death on some person or serious damage to property of others every time he operates his automobile and the fact that if he is a man of means, he will be sued for a large amount of money if he should be involved in an accident, or if our prospect is a man of moderate circumstances or without property, we tell him that it is his duty to carry public liability and property damage insurance adequate to take care of any injury or damage he may do besides the other coverages solely for his own protection, even though he would not be good for judgment."

"Our agency," Mr. Merritt continues, "has been able to write a very satisfactory volume of fire, theft, collision, public liability and property damage insurance, but it has been the volume of automobile and plate glass insurance that has caused favorable comment from the general agency and the home office of the company to which we have given most of this business. For the past two years we have led all agencies of this company in Arkansas in this class of business, having a yearly premium volume of approximately \$1,400 on automobile plate glass in this town of 1,500 population."

"IN selling this coverage we call the prospect's attention to the replacement cost of all the plate glass in his car, which will amount to approximately \$40 in a closed model Ford and considerably more in a higher priced car, particularly those using shatter-proof or safety glass, and explain to him that this can be insured against breakage from any cause for an annual cost of \$5 for a closed car and \$3 for the open model. We also tell him that it would cost him more than the annual premium to re-

place the windshield or any door glass in his car, which is the case in our territory, at least.

"It has been our experience that very few car owners will refuse to carry insurance on their cars after the various coverages are explained to them and properly presented."

L. C. Clarke of the agency bearing his name in Port Jefferson, L. I., also has an interesting approach to the automobile sales work.

"IN the first place," Mr. Clarke writes, "we try to keep in touch with the dealers when they sell a car. Even though a car is bought through a finance company, which takes care of the fire and theft, we get them to advise us—sometimes while the purchaser is

still there—and immediately go there and approach him on the subject and invariably write the policy for public liability, property damage and collision. That gives us an entree to the fire and theft when that insurance expires with the finance company."

"We also have a paper published at the county seat that gives names of all people who take out licenses in our county. This list is circularized and those in our immediate neighborhood are canvassed. With our long standing in the community we know most of our neighbors who are in the market for new cars and we approach them either before or as soon as they make the purchase. In this way we have built up the largest automobile business of anyone in this section."

"ALL accidents that occur we use as our local advertising medium, saving that we handled the insurance and have settled the claim. People in rural districts such as this want quick settlement. We have a small village of about 3,800 inhabitants and our Stony Brook, L. I., office is in a still smaller village of about 500 permanent residents. In our two offices we are writing about \$80,000 a year in premiums."

J. L. Taylor of the Home Investment Company of Chanute, Kan., presents

some helpful advice particularly in the matter of advertising.

"The rules and principles applying to automobile underwriting," Mr. Taylor observes, "vary considerably from those applying to regular fire and tornado coverages."

"FOR successful underwriting I find three necessary fundamental principles, namely, the agent, the method and the underwriting company. Taking 100 percent as the basis, I would assign 60 percent to the knowledge and ability of the agent, 15 percent to advertising, and 25 percent to working plans and rules of his company."

"The more I study any subject of insurance and the policies that cover and the more familiar I am with these the easier it is to present and sell them to my prospects. One of the first and most important methods of handling any form of coverage is to master every phase of the situation from a viewpoint of the company and the assured, as well as the agent. This means considerable study of the rules and the specific form of policy written, to know and be able to explain just what protection the assured may receive, in case of loss."

"I believe that most of the assureds depend upon the agent applying
(CONTINUED ON PAGE 27)

If extraordinary facilities can help you increase your Automobile insurance volume, read the column at the left.

Continental Automobile insurance facilities include the following

1. A full range of modern, up-to-the-minute coverages—Public Liability, Collision, Property Damage, Plate Glass, and other coverages.
2. Special features which make it easier to write and hold increased volume—\$1 & \$3 Accident Policies, Loss of Use Endorsement, Bail Bond Power of Attorney, and other features.
3. Effective sales and advertising facilities—circulars, sales plans, sales letters, newspaper advertising service, window display posters, etc.
4. The Continental Agents' Record—a 32 page monthly magazine, containing practical ideas, plans, suggestions and helpful information for increasing sales.
5. An Automobile Fleet insurance sales and advertising plan which produces extremely gratifying results.
6. The personal assistance and seasoned advice of experienced officials, high speed service, pleasant agency relations, convenient location, and ample facilities for handling large or small volume.

For increased production, place your business with Continental.

CONTINENTAL
Casualty • Company
Chicago Illinois

Insurance and Bonds for
Practically Every Purpose

Stock Casualty Companies Show Slight Decrease in Volume

THE stock casualty companies fared better than any other class of carriers in automobile business in 1930, showing a loss of 2.2 percent in premiums with a total of \$263,750,039 compared with \$269,672,152 in 1929. In 1929 a 10 percent gain was made in premiums while in 1928 there was an 18.2 percent increase.

Although the casualty companies' 1930 loss ratio showed an increase, it was only slight compared with that for the other carriers, being 49 percent, compared with 46.3 percent in 1929 and 44 percent in 1928. The 1930 ratio compares with the 1927 ratio of 49.4 percent. The total losses in 1930 for stock casualty companies was \$129,143,421 compared with \$124,612,830 in 1929 and \$107,755,001 in 1928.

Automobile liability premiums written by stock casualty companies showed a slight increase in 1930, being \$190,321,222, compared with \$189,743,235 in 1929. The liability losses showed a large increase, being \$97,484,641 in 1930 and \$88,641,118 in 1929. Property damage premiums were off \$2,000,000 in 1930, being \$62,688,578 compared with \$64,653,644 in 1929. The \$27,810,031 loss total in 1930 was practically the same as that for 1929. Collision premiums also showed a decrease in 1930 with a

volume of \$10,720,783 compared with \$12,511,183 in 1929. The losses were \$600,000 less, totaling \$6,218,616.

The Travelers still is way ahead of the other stock casualty companies in 1930 with \$17,993,433 in premiums to its credit, a decrease of \$498,263 from its 1929 total. The Hartford Accident

slipped ahead of the General Accident into fifth place with a total of \$9,717,176, a gain of over half a million. The General Accident was close on its heels with \$9,639,888 in premiums, a \$60,000 decrease.

The Aetna Casualty stepped up from ninth place in 1929 to seventh place in

big ten by the virtue of a \$325,567 increase.

In making comparisons of totals it is well to include the totals of both the Travelers' companies in one as well as those for the Aetna Life companies. The Travelers and the Travelers Indemnity's premiums totaled \$26,484,224, while the Aetna Life and Aetna Casualty wrote a combined total of \$16,200,712 in premiums in 1930.

There were a few large increases in premiums made by the stock casualty companies in 1930. Those making increases of over half a million are: The Alliance Casualty, American Surety, Commerce Casualty, Consolidated Indemnity, Federal Surety, Fidelity & Casualty, Glens Falls Indemnity, International Reinsurance, Lloyds Casualty and the Public Indemnity.

A few companies lost heavily in premium volume in 1930. Those showing decreases of over one-half a million are: The Constitution Indemnity, Globe Indemnity, Great American Indemnity, Indemnity of North America, Independence Indemnity, National Union Indemnity and the United States Casualty.

The total premiums and losses and the totals by classifications for the individual companies in 1930 and the totals for the preceding two years are given in the table below.

Ten Automobile Casualty Leaders

	1930		1929		Inc. or Dec. in Prems.
	Prems.	Losses	Prems.	Losses	
Travelers	\$17,993,433	\$10,054,103	\$18,491,696	\$8,470,852	-\$498,263
Hartford Acci.	11,568,172	6,012,320	11,487,516	5,247,725	80,656
U. S. F. & G.	11,197,052	5,966,125	11,298,776	5,780,526	-101,724
Employers Liab.	10,307,904	5,037,199	10,196,585	4,700,630	111,319
Fidelity & Cas.	9,717,176	5,583,588	9,124,238	5,736,076	592,938
General Acci.	9,639,888	4,953,066	9,701,811	5,724,540	-61,923
Aetna Cas.	8,917,495	3,927,722	8,684,010	3,581,124	233,485
Maryland Cas.	8,862,215	4,640,806	9,048,991	4,138,202	-186,776
Standard Acci.	8,585,200	3,754,490	8,259,633	3,618,782	325,567
Travelers Indem.	8,490,791	3,825,876	8,924,287	3,537,568	-433,496

showed a slight gain with \$11,568,172 in premiums and came second. The United States Fidelity & Guaranty was third with \$11,197,052, a \$101,724 decrease. The Employers Liability showed a \$100,000 gain and reported a total of \$10,307,904. The Fidelity & Casualty

1930 by making a gain of \$233,485, writing a total of \$8,917,495. The Maryland Casualty was next with \$8,862,215, followed by the Standard Accident with \$8,585,200 and the Travelers Indemnity with \$8,490,791. The Standard Accident gained a notch in the ranking of the

Automobile Premiums and Losses of Stock Casualty Companies

	1930										1929										1928									
	Total			Inc. or Dec. in Prems.	Liability			Property Damage		Collision		Total			Inc. or Dec. in Prems.	Total			Inc. or Dec. in Prems.	Total										
	Prems.	Losses	Ratio %		Prems.	Losses	Ratio %	Prems.	Losses	Prems.	Losses	Prems.	Losses	Ratio %		Prems.	Losses	Ratio %		Prems.	Losses	Ratio %								
Aetna Cas.	8,917,495	3,927,722	44	233,485	3,788,101	1,634,054	4,025,608	1,720,467	1,103,786	573,201	8,684,010	3,581,124	41.2	184,874	8,499,216	3,639,691	42.8													
Aetna Life	7,283,217	4,075,993	55.9	-381,993	7,283,217	4,075,993					7,685,210	3,733,224	48.7	-232,517	7,897,727	3,963,277	50.1													
Alliance Cas.	1,559,148	519,420	33.3	605,031	1,141,434	353,316	377,221	142,368	40,493	23,736	954,117	98,578	10	914,929	39,190	15														
Amer. Cas., Pa.	1,304,695	643,157	49.3	-56,266	905,612	426,492	362,886	195,700	36,197	20,964	1,360,981	541,208	39	119,883	1,241,098	469,200	37.8													
Amer. Employ.	2,685,262	1,369,510	50.9	-20,021	1,936,921	1,017,388	686,825	300,683	61,516	51,439	2,705,283	1,024,175	37.8	747,008	1,958,275	684,635	35													
Amer. Fidelity	215,805	103,760	46.7	-3,969	134,201	71,660	73,132	26,748	8,472	5,352	219,774	104,277	47.5	-4,221	223,995	81,564	27.4													
Amer. Liab. & Sur.	667,079	193,794	29.1		343,900	64,730	179,517	52,196	143,653	76,868																				
Amer. Motorists	1,599,492	576,795	36.1	461,273	1,158,237	439,268	406,777	119,494	34,478	18,033	1,138,219	253,162	23.6	713,920	414,299	88,783	21.2													
Amer. Policyholders.	204,240	64,674	31.5		72		191,353	62,020	12,815	2,654																				
Amer. Reins.	1,231,788	316,991	25.7	161,698	1,078,771	274,801	140,288	36,637	12,729	5,553	1,070,090	90,197	8.4	189,776	880,314	180,351	20.5													
Amer. Surety, N. Y.	619,617	71,159	11.5	550,250	448,709	39,161	154,412	26,573	16,496	5,425	69,267	1,239	17.8																	
Anchor Cas., Minn.	133,715	32,023	24.0	53,297	94,161	12,526	38,000	9,044	1,553	453	80,318	17,541	21.8																	
Bankers Indem.	1,817,012	1,200,119	66.2	-92,874	1,285,237	819,114	498,947	258,718	35,828	22,287	1,909,886	954,992	50	178,887	1,730,999	463,322	26.8													
Belt Cas. Co.	396,695	72,334	1.9	394,208	228,770	38,998	120,147	15,975	47,777	17,360	2,487																			
Car. & General.	838,857	426,609	51	-5,265	589,213	300,316	222,045	103,667	27,599	22,626	844,122	357,178	42	9,062	835,060	370,988	44.5													
Central Surety	1,449,325	608,449	42	48,434	975,000	423,376	406,024	156,953	68,211	34,120	1,400,891	567,342	40.5	345,447	1,055,444	375,942	35.6													
Central West Cas.	1,147,729	530,739	45.2	54,257	810,513	376,532	310,222	136,839	26,994	17,418	1,093,472	522,014	48	14,836	1,078,636	470,182	43.8													
Century Indem.	3,173,736	1,361,464	42.2	494,761	2,779,047	975,973	810,237	327,679	84,452	57,812	2,678,975	805,664	30	1,059,363	1,589,612	446,080	28													
Citizens Cas., N. Y.	454,439	197,242	43.7	205,805	354,145	155,483	96,878	39,388	3,416	1,371	248,634	41,927	16.8	243,112	5,522	638	11.5													
Columbia Cas.	1,881,343	1,127,866	60	-77,382	1,313,943	831,615	482,663	237,245	84,737	58,996	1,968,725	1,022,985	51.7	148,502	1,810,223	1,156,615	63.9													
Commerce Cas.	872,823	117,133	13.4	753,709	611,288	62,202	209,187	41,525	22,348	13,406	119,114	1,341	1.1	-460,602	4,491,353	2,612,861	58.2													
Commercial Cas.	3,789,201	2,464,014	65.1	-241,550	2,780,558	1,949,928	910,461	434,223	98,182	79,863	4,030,571	2,861,586	71	816,334	3,123,567	1,343,779	43													
Commonwealth Cas.											3,939,901	2,014,716	51																	
Concord Cas., N. Y.	494,916	48,014	9	451,851	238,819	11,448	86,298	9,381	4,767	2,710	43,065	756	17.6	22,496	1,472,818	400,458	27.2													
Constitution Indem.	754,397	731,432	97	-740,944	404,563	516,567	294,754	173,050	55,053	41,815	1,495,314	812,100	54.5																	
Consol. Ind., N. Y.	674,844	117,842	17.4	512,814	467,641	67,424	166,324	39,966	40,879	10,452	162,030	1,135	70																	
Continental Cas.	4,292,742	1,853,202	43.3	261,868	3,021,482	1,324,338	1,151,240	448,766	120,020	69,598	4,030,874	1,584,942	39.3	580,245	3,450,629	1,911,203	55													
Eagle Indem.	1,656,184	842,471	50.9	-154,726	1,210,154	652,591	398,267	165,467	47,763	24,413	1,810,910	870,202	48	241,848	1,579,062	825,648	52.2													
Employers, Ala.	50,857	15,818	31.1		34,089	12,311	15,721	3,437	1,047	70																				
Employers Liab.	10,307,904	5,037,199	49.9	111,319	7,337,146	3,750,349	2,614,596	1,064,158	356,160	222,692	10,196,585	4,700,630	46.1	750,555	9,446,032	3,745,639	39.6													
Employers Reins.	2,061,820	914,906	44.2	-7,456	1,739,532	808,163	197,914	66,127	124,384	40,617	2,079,276	879,233	42.2	86,823	1,962,453	761,610	38													
Eureka Cas., Pa.	6,406	12,954	201.1	-2,176	3,609	11,493	1,678	618	1,119	643	8,582	19,881	22.5	-23,613	32,195	93,548	29													
Europ. Gen. Reins.	1,347,228	346,489	25.4	40,269	1,337,518	336,371	3,630		6,050	9,913	1,306,930	294,560	22.5	198,506	1,113,453	150,231	13.5													
Excess, N. Y.	491,311	177,074	36.1	-310,057	491,019	169,362	173	32,310	119	5,402	801,368	177,238	22	123,634	677,734	46,295	6.7													
Federal Sur.	1,209,997	357,657	29.5	658,923	856,948	242,668	317,425	97,723	35,624	17,266	551,074	190,691	34.6	126,080	425,994	128,250	30													
Fidelity & Cas.	9,717,176	5,583,588	57.4	592,938	6,969,403	4,272,183	2,495,753	1,131,908	252,020	179,497	9,124,238	5,736,076	62	-106,398	9,230,636	5,714,842	62													
Fireman's Fund, Ind.	42,609	216	5		32,143	216	8,154		2,812																					
First Reins.	390,885	66,294	14.4	177,336	209,305	15,711	2,693	434			213,549	63,369	29.7	51,989	161,500	53,940	33.4													
Franklin Sur.	721,143	235,000	32.5	456,406	522,902	160,056	182,579	61,712	15,662	13,232	264,737	17,773	6.7																	
General Acci.	9,639,888	4,953,066	51.5	-61,923	7,054,767	3,701,992	2,209,723	1,030,442	375,398	220,632	9,701,811	5,724,540	59	443	9,701,368	4,175,064	41													
General Cas., Wash.	731,171	334,525	45.8	-204,051	528,819	233,194	202,023	101,216	299	115	935,222	415,498	44	205,627	729,595	264,938	70													
Gen'l. Cas., Mich.	728,382	374,628	51.5	-30,894	493,922	226,686	203,623	98,422	31,737	49,520	809,276	280,073	34.6	322,172	487,104	255,103	48.2													
Gen'l. Cas., Wis.	208,898	142,490	68.8	-213,983	208,898	142,490					422,881	199,945	47	63,239	359,642	145,625	40.4													
Gen'l. Indem., N. Y.	1,393			1,393	1,257		96		40																					
General Reins.	1,848,901	872,111	47.8	-453,171	1,712,417	747,405	87,204	79,876	49,897	44,830	2,302,072	769,019	33.4	379,863	1,922,200	608,203	31.4													
Glens Falls Indem.	2,879,754	920,499	32	508,006	2,078,312	598,892	717,579	266,261	83,863	55,346	2,371,748	616,506	37.9	1,069,788	1,301,960	155,766	12													
Globe Indem.	7,189,949	2,941,684	41	-652,049	5,126,539	2,846,061	1,754,296	812,700	309,114	193,923	7,841,998	3,749,037	47	-3,488	7,845,486	3,782,914	48													
Great Amer. Indem.	2,361,411	1,360,430	57.5	-611,383	1,705,538	1,024,070	580,710	282,054	74,893	54,312	2,972,520	1,631,091	54.9	246,987	2,725,542	681,256	24.7													
Guardian Cas., N. Y.	1,266,643	395,350	31.2	373,263	944,792	287,175	300,594	93,130	21,257	15,045	893,380	195,701	21.8	385,307	508,073	50,605	9.9													
Gulf States, Miss.	2,989			2,989																										
Hartford Acci.	11,568,172	6,012,320	52.1	80,656	8,142,514	4,337,095	2,858,854	1,302,867	566,804	372,358	11,887,516	5,247,725	46.6	800,016	10,687,500	4,577,934	42.8													
Home Indem.	194,959	8,731	4.4		142,343	7,443			1,813																					
Indemnity Cas.	212,878	73,446	34.2	7,917	212,878	73,446					204,961	57,346	28																	
Inter'l. Reins., Calif.	2,587,760	713,502	27.3	1,591,180	2,343,939	690,141	203,330	17,689	40,491	5,672	996,572	361,524	36.2	258,000	788,572	2,620	3													
Indem. of N. A.	5,979,980	3,394,334	56.8	-687,140	4,854,870	2,519,623	1,455,547	764,307	169,653	110,404	6,667,120	3,268,991	49	217,873	6,449,247	2,882,526	44.6													

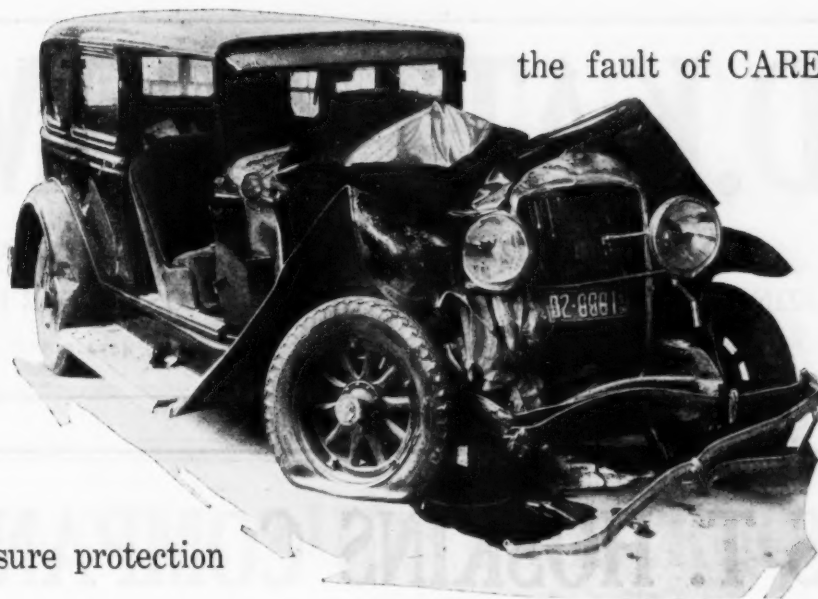
The necessity of full coverage automobile insurance is forcibly shown by the reports of 1930 covering motor accidents over nine hundred thousand people injured over thirty-two thousand people killed. The majority of the accidents were not the result of faulty machines, not the fault of inexpe-

rienced drivers but

eternally vigilant can

carelessness of the

ance then, is the only sure protection



the fault of CARELESSNESS. Even the

not guard against the

other driver. Insur-

against financial loss.

The more adequate the insurance, the more adequate the protection. Automobile insurance is an ever growing field of specialization. It would therefore seem pertinent that a company which made a specialty of that form of insurance would be a logical company for an agent selling automobile insurance to represent. The Universal Automobile Insurance Company sells automobile insurance exclusively and is equipped to furnish its agents with a Specialized Service in Sales, in Underwriting and in the important work of equitable claim adjustments. For further information, write the **UNIVERSAL**

AUTOMOBILE INSURANCE COMPANY - - - *Santa Fe Building* - - - **Dallas, Texas.**



AUTOMOBILE REPLACEMENT ORGANIZATION



Let Us
Estimate
On Your
Auto and
Truck
Losses

R.D. KATZ & COMPANY

Complete Auto Rebuilders

SPECIALIZING IN FIRE, THEFT AND COLLISION LOSSES FOR INSURANCE COMPANIES

7 to 9 East 28th Street

Phone CAL. 4414-5-6

Day and Night

THOMAS T. HOSKINS COMPANY

Automobile Construction and Rebuilding

Appraising and Estimating of
FIRE, THEFT, COLLISION LOSSES, AUTOMOBILE FLOAT

Factory and Main Office:

56-62 West Illinois Street, Chicago, Illinois

PHONE WHITEHALL 4000

Day and Night Service

THOROUGHLY dependable business relations speedily in the repair and replacement of automobiles. Automobiles are of great value to all insurance companies. In a loss, whether it be due to fire, theft, collision, the replacement must be made quickly and satisfactorily.

The companies listed on this page are all well equipped to give prompt and rapid service in the repair and replacement of automobiles and mobile parts.



ACORN BATTERY CO., Inc.

PHIL PEKOW

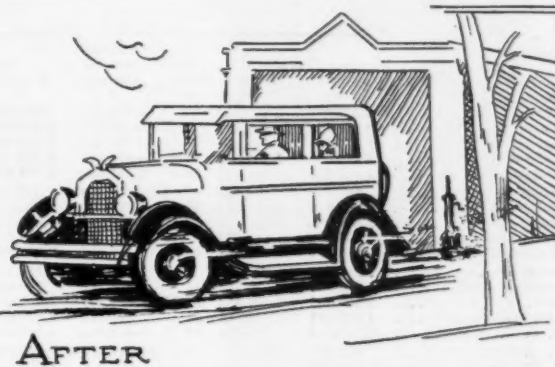
WHOLESALE DISTRIBUTORS OF AUTOMOBILE ACCESSORIES

Insurance replacement losses filled promptly at our store or at your customer's door. Out of town shipments handled promptly.

3662 W. ROOSEVELT ROAD

Phone Kedzie 2755-6-7

MOBILE AND REPAIR IZATIONS



YEAGER-BENNETT COMPANY

The Complete Automobile Shop

EVERY SERVICE FOR EVERY CAR

Let Us Estimate Your Job

Satisfaction Guaranteed

2633 Indiana Avenue

Phones Calumet 6720-21-22-23

CENTRAL AUTO CONSTRUCTION CO. INCORPORATED

*"Equipped for Every Department
of Automobile Construction"*

INSURANCE WORK OUR SPECIALTY

3559-69 West Harrison Street

Phone Van Buren 0423-1490

Phones Sunnyside 9217-7583

H. J. SANDBERG COMPANY

Complete Rebuilding of Automobile Bodies

Machine and Sheet Metal Work. Lacquer Painting and Upholstering.
We Specialize in Rebuilding Burned and Wrecked Automobiles.

5745-49 BROADWAY

(CONTINUED FROM PAGE 14)

	1930					1929					1928				
	Total Premiums	Total Losses	Loss Ratio %	Inc. or Dec. in Premiums	Liability Premiums	Total Premiums	Total Losses	Loss Ratio %	Inc. or Dec. in Premiums	Liability Premiums	Total Premiums	Total Losses	Loss Ratio %	Inc. or Dec. in Premiums	Liability Premiums
Independence Ind....	2,375,739	1,801,281	76	-554,286	1,806,254	1,461,394	514,522	297,668	54,963	42,219	3,230,025	1,393,187	43	373,870	2,856,155
Keystone Auto.	2,120,246	679,619	31.9	-20,530	1,496,727	438,307	515,546	189,085	107,972	52,226	2,140,776	612,882	28.6	.....	1,527,894
London & Lanc. Ind.	1,855,567	948,350	51.1	-41,953	1,348,951	744,019	452,886	182,492	53,730	21,839	1,897,520	1,047,332	55	20,927	1,876,593
London Guar.	3,215,656	1,787,916	55.5	-223,293	2,253,240	1,357,393	859,763	361,394	102,653	69,129	3,438,940	1,676,892	48.9	-194,852	3,633,801
Lloyds Cas., N. Y....	2,347,245	557,822	24.3	1,797,602	1,798,030	403,868	409,493	134,193	49,722	19,761	549,643	38,642	70.5	.....	511,000
Mfrs. Cas., Pa.	761,850	283,259	37.18	1,353	515,951	192,649	206,224	74,633	29,675	15,977	763,203	322,714	42	105,939	657,264
Maryland Cas.	8,862,215	4,640,806	52.3	-186,776	6,256,614	3,450,144	2,319,800	1,008,718	285,741	181,944	9,048,991	4,138,202	45.5	139,901	8,909,090
Mass. Bonding	3,834,094	2,076,679	54.1	146,299	2,895,799	1,646,965	849,232	358,923	89,063	70,791	3,687,795	1,851,338	50.4	92,536	3,595,259
Merchants Indem....	254,509	86,043	33.8	65,605	254,509	86,043	.....	.....	.....	.....	188,904	33,628	17.7	102,238	86,666
Metropol. Cas.	3,698,977	1,845,589	50	95,077	2,713,862	1,392,217	904,384	394,420	80,731	58,952	3,603,900	1,526,026	42.3	497,617	3,106,283
Motorists Cas.	194,591	.....	.....	94,983	126,423	.....	66,932	.....	1,236	.....	99,608	12,473	12.4	.....	112,081
National Cas.	381,948	170,711	44.7	282,340	269,048	121,949	104,806	43,603	8,094	5,159	467,609	120,894	25.6	224,632	242,977
Natl. Union Ind....	2,564,604	2,086,952	81.2	-961,335	1,696,075	1,533,744	747,319	462,398	121,210	90,810	3,525,939	1,813,494	51.4	1,741,859	1,784,080
New Amsterdam	4,826,311	1,505,690	31.2	201,710	3,527,010	1,911,141	1,156,923	514,146	144,378	80,403	4,626,601	2,092,649	45.2	6,684	4,619,917
N. J. F. & P. G.	1,545,142	755,735	49	-94,901	1,137,775	561,139	381,656	175,972	25,711	18,624	1,640,043	872,506	53	19,404	1,620,639
N. J. Mfrs. Cas.	625,559	424,044	67.6	73,293	625,559	424,044	.....	.....	.....	.....	552,266	225,611	40.7	92,449	459,817
N. Y. Cas.	1,471,702	989,416	67.5	-285,158	1,054,170	689,925	383,270	293,529	34,253	25,962	1,756,960	746,375	42.5	215,746	1,541,114
N. Y. Indem.	2,532,683	1,481,730	58.6	481,744	1,836,999	1,107,872	620,713	324,671	74,971	49,187	2,050,939	1,961,016	95.5	-1,086,295	3,137,234
Norwich Union Ind.	1,096,410	778,808	70.9	-144,009	1,230,207	552,793	377,395	168,529	88,798	57,486	1,840,419	822,859	45	115,977	1,724,442
Occidental Indem....	836,530	456,194	54.5	-15,403	571,582	333,490	213,143	69,096	61,805	53,608	851,943	273,966	32	568,325	283,618
Ocean Accd.	3,397,789	1,866,465	54.9	-370,248	2,381,724	1,391,360	870,407	397,042	145,658	78,063	3,768,037	1,943,800	51.5	-152,222	3,960,259
Ohio Farmers Indem.	363,034	72,943	20	289,760	245,225	42,277	117,609	30,666	.....	.....	73,274	2,304	3.1	.....	247,943
Penn. General Cas..	38,250	1,142	.....	.....	4,570	.....	31,714	331	1,966	811	.....	.....	.....	.....	.....
Pa. Indem.	2,855,320	1,087,188	38.1	-178,129	1,862,673	708,321	734,372	259,863	258,275	119,004	3,033,449	956,351	31.5	331,909	2,701,540
Pa. Mf. Assn. Cas..	1,098,091	414,636	37.7	-156,742	678,091	220,820	268,241	122,564	151,759	71,252	1,254,833	501,644	40	102,746	1,152,087
Peerless Casualty ..	108,940	27,716	25.3	46,451	76,069	16,884	30,693	9,253	1,578	1,579	62,489	7,218	10	.....	69,707
Phoenix Indem.	1,794,896	885,563	49.4	-32,605	1,264,108	621,269	461,792	202,764	68,996	61,540	1,827,501	811,380	44.3	103,983	1,723,518
Preferred Accd.	3,355,438	1,605,043	47.9	-155,679	2,439,875	1,243,345	781,076	310,044	133,587	51,854	3,511,117	1,457,197	41.5	-33,152	3,544,269
Protective Indem....	91,446	7,482	8.1	.....	77,612	1,014	13,154	1,443	680	25	.....	.....	.....	.....	.....
Prudential Cas.	439,442	177,313	40.4	175,797	232,085	76,356	98,692	24,369	108,665	75,588	263,645	29,681	11.2	.....	333,333
Public Indem.	2,245,008	495,402	22.1	1,840,794	1,554,089	296,858	594,364	171,562	85,655	27,042	404,214	14,273	3.5	.....	418,487
Royal Indem.	5,754,229	2,981,697	51.9	-225,280	4,168,444	2,285,972	1,366,207	583,561	219,378	112,164	5,979,509	3,424,619	57.2	-568,375	6,547,884
St. P. Merc. Ind....	1,477,418	655,420	44.4	189,275	1,223,609	522,620	196,765	84,628	56,954	48,172	1,288,143	505,359	39.5	508,828	779,315
Southern Sur.	2,792,179	1,521,671	54.5	235,263	2,002,054	1,109,229	690,049	363,719	100,075	48,722	2,556,916	648,384	21.4	2,298,617	257,299
Selected Risks Ins..	236,514	61,367	21.7	52,486	170,639	29,364	65,785	22,003	.....	.....	184,028	20,363	37.5	.....	216,391
Standard Accd.	8,585,200	3,754,490	43.7	325,567	6,899,088	3,009,397	1,468,752	625,389	217,360	119,704	8,259,633	3,618,782	43.8	750,042	7,509,591
Stand. C. & S., N. Y.	389,871	102,720	26.4	222,094	284,970	66,388	96,039	31,767	8,862	4,565	167,777	29,619	17.7	167,486	291
Sun. Indem.	1,467,435	720,503	49.4	-322,157	1,418,095	699,160	46,073	30,429	3,267	914	1,789,592	799,814	44.7	-97,466	1,887,198
Transport. Indem....	708,981	331,619	.....	.....	521,123	176,311	171,331	105,345	16,526	49,963	683,871	137,958	20	532,351	151,520
Travelers	17,993,433	10,054,103	55.8	-498,263	17,993,433	10,054,103	.....	.....	.....	.....	18,491,696	8,470,852	46	1,345,493	17,146,203
Travelers Ind.	8,490,791	3,825,876	46.7	-433,496	401,174	223,481	6,504,113	2,336,599	1,585,504	765,796	8,924,287	3,537,568	39.6	948,993	7,975,294
Und. Cas., Wis.	457,760	172,785	37.8	236,954	289,308	121,628	168,452	51,157	.....	.....	220,806	68,968	31.2	19,729	201,077
Union Indem.	4,795,573	2,560,749	53.5	46,536	3,173,182	1,700,793	1,135,986	556,479	484,405	303,477	4,747,037	2,734,992	57.6	-1,076,575	5,823,612
United British	353,586	125,114	35.5	.....	337,209	89,093	27,078	28,248	10,184	7,773	.....	.....	.....	.....	.....
U. S. Cas.	4,663,738	3,266,933	70	-599,465	3,471,608	2,556,063	1,059,817	613,194	132,313	97,676	5,212,793	2,762,180	52	317,655	4,895,138
U. S. F. & G.	11,197,052	5,966,125	53.2	-101,724	7,729,923	4,368,378	2,881,197	1,265,403	585,932	332,344	11,298,776	5,780,526	51	-12,411	11,311,187
U. S. Guar.	1,099,127	494,635	44.9	-69,372	878,715	393,426	217,399	100,840	3,013	369	1,161,499	358,888	31	237,899	823,600
Universal Ind., N. J.	97,897	36,478	37.1	9,780	82,040	24,616	15,856	1,861	.....	.....	88,117	14,284	16	64,228	23,889
Wash. Cas.	88,412	24,986	28.3	27,966	60,446	13,962	25,802	10,407	2,164	617	80,682	6,617	8	.....	87,299
West. C. & S., Kan.	1,489,040	677,325	45.3	431,754	1,016,013	459,731	426,367	189,213	46,670	28,381	1,047,286	397,871	38	406,771	640,515
West. Sur., S. D....	49,007	11,582	23.6	6,212	30,919	23,717	15,994	7,846	2,094	19	42,795	19,061	44.5	6,407	36,388
Yorkshire Indem.	683,066	344,546	50.6	-27,586	458,013	231,147	206,110	98,747	18,973	14,652	710,682	270,841	38.1	242,044	468,538
Zurich	5,225,505	2,634,878	50.6	43,359	3,980,143	2,077,772	1,159,456	508,762	85,906	48,354	5,182,146	2,019,310	58	258,809	4,923,337
Total	263,750,039	129,143,421	49	-5,922,113	190,321,220	97,484,641	62,688,578	27,281,031	10,720,785	6,218,616	269,672,152	124,612,830	46.3	24,614,959	245,057,293

Let's Get Down to Fundamentals

There is but one basic requirement your prospect makes of his company. It must have proven, over the years, an unswerving, persistent ability and desire, whatever intervenes, to serve him with sound contracts and to live up to their spirit as well as their words. We bring to your automobile assureds just this unalterable heritage.

THE LONDON ASSURANCE CORPORATION

Tested by the Fires of Two Centuries

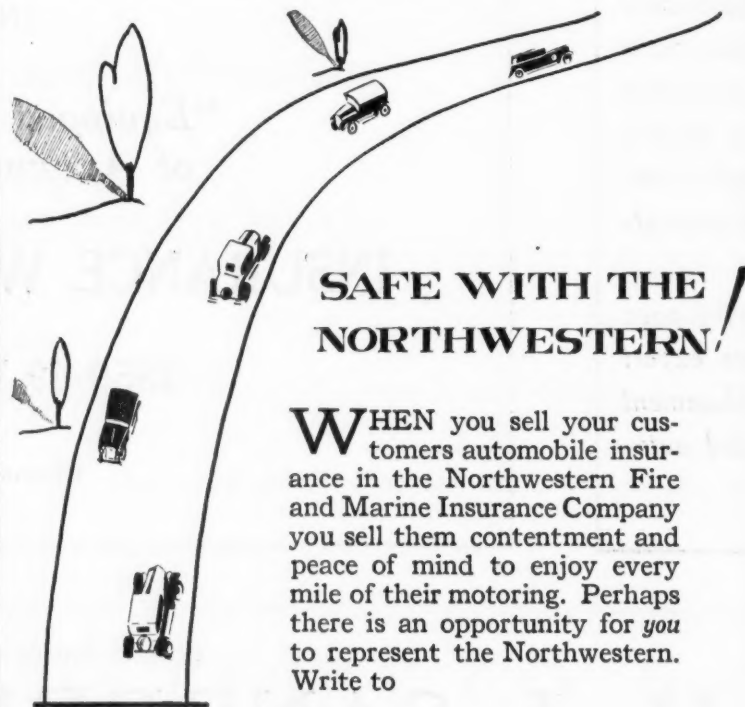
150 William Street, New York

Everett W. Nourse, United States Manager

Chris D. Sheffe, Assistant Manager

THE MANHATTAN FIRE AND MARINE INSURANCE COMPANY

Everett W. Nourse, President



SAFE WITH THE NORTHWESTERN!

WHEN you sell your customers automobile insurance in the Northwestern Fire and Marine Insurance Company you sell them contentment and peace of mind to enjoy every mile of their motoring. Perhaps there is an opportunity for you to represent the Northwestern. Write to

NORTHWESTERN FIRE & MARINE INSURANCE CO.

John H. Griffin, President

MINNEAPOLIS, MINN.

Properly Built Roads Reduce Accidents

By Edward King

Secretary and Treasurer, Hooper-Holmes Bureau

THE year 1930 may have been a slump year in many fields, but there was at least one outstanding exception. The total of motor accidents, fatalities and casualties reached a new all-time high. According to the best available figures, at this time, 32,500 persons were killed and in excess of 960,000 persons were injured in approximately 835,000 motor accidents. These figures say nothing of property damage which, without doubt, also reached an unprecedented total.

The labors of safety engineers and safety organizations have, beyond question, assisted in retarding the growth of motor accidents. The fact remains, however, that despite the most painstaking efforts of public officials, individuals and associations, the motor death, disability and accident ratio has continued year after year to increase.

A STUDY of the causes is not productive of any definite conclusion. If we could place our finger on the precise reason for the perennial increase in mishaps we should be well on the way to a solution. But if we cannot discover the reason, we can, at least, by a process of elimination, begin to discard some of the supposed causes to which we hitherto have given credence.

First, we may now, I think, absolve automobile manufacturers of negligence with respect to the safety features of their products. It is freely admitted on nearly every hand that mechanical failures of safety apparatus have diminished to a negligible point.

Next, we may discontinue our previous tendency to place the major part of the blame on the driver. For a number of years past analyses of accident causes have gone continually further in placing a heavier share of the onus on pedestrians.

THEN we may begin to discount the theory which has been held in some quarters that congested urban areas are responsible for the greater incidence of mishaps. Perhaps credit may be given to installations of traffic control signal systems for improvement along this line if, indeed, the hypothesis were ever true. At any rate, the more recent studies have agreed that accidents in predominantly rural sections are showing a faster rate of increase than those in more nearly urban areas.

Finally, we discover from recent investigations that the majority of motor accidents affect the notably young and the notably old. It seems reasonable to deduce from this that mental alertness plays an important part in the situation. The ages of least mental alertness suffer the greatest volume of casualties.

BUT if we absolve the manufacturer, the ordinary driver and the person of average age from a salient contribution to the causation of motor accidents and if, in addition, we are willing to concede that density of population is not an outstanding contributing factor, what have we left?

For one, we have the customarily reckless driver. Again, we have the frequently intoxicated driver. Nor must we overlook the driver of insufficient competence. Then we have the jay-walker, or habitually incautious pedestrian. All these seem, beyond a reasonable doubt, serious contributing elements to the always heavier motor casualty

total. But beyond these factors are we not led to wonder if there isn't something else, something really basic underlying the continual clanging of ambulance bells?

IN the annual compilation of many thousands of moral hazard inspection reports on automobile risks, we of the inspection business have the opportunity to observe to good effect the man behind the wheel. What manner of man is Mr. John Driver and his myriad brethren? Really, he is not a bad sort, albeit he is something of an unknown quantity. He stands in the unfortunate position of being accounted dangerous until proved

otherwise. But still the fact remains he is an unknown quantity.

Approximately five percent of all inspection reports on automobile risks criticize the risk adversely for some reason. Not in all cases, by any means, does the criticism concern accident frequency or the driving record. The comment may concern anything from improper storage or care of the car to unsound character or finances. In a consideration of fire and theft coverage, we may find that the car is in a dangerous condition or, perhaps, parked in the street at night. Turning to the consideration of a public liability and property damage risk, we likewise may find the car in unsatisfactory condition or driven by one or more incompetents. In both classes of risk it may be the moral, environmental or financial calibre of the owner or drivers which is criticised. In many cases an owner may simply be unable to support a car, however modest. When hard pressed for cash, such an owner, especially in the present very unsatisfactory used-car market, may find it convenient to "sell" his car to the insurance carrier.

THUS we see the possible avenues of adverse criticism which an inspection report may develop. Of the ap-



EDWARD KING

proximately five percent of adverse reports, not more than half—or 2½ percent of the total reports—are critical of driving ability or accident record, although this proportion shows a tendency to grow because of the increasingly large number of drivers per car. It has been estimated that approximately 24 percent of private passenger

(CONTINUED ON PAGE 24)

"—ever present a spirit
of friendliness and co-
operation—an added
asset to both Agent
and Company."
WILL WRIGHT
(Field Correspondent)



THE YORKSHIRE
INSURANCE CO. LTD.
LONDON & PROVINCIAL
MARINE & GENERAL INS. CO. LTD.
S E A B O A R D
FIRE & MARINE AND THE
YORKSHIRE
INDEMNITY CO. OF N.Y.

Fire Premiums *Fall* off and Loss Ratios Shoot Up in 1930

STOCK fire companies showed a 11.5 percent decrease in premiums on their automobile business in 1930, last year's total being \$107,505,437, compared to \$122,540,493 in 1929. The actual decrease in premiums was \$14,035,056. The 1930 premiums were \$4,000,000 less than the 1928 total of \$111,758,712 and \$5,000,000 more than the 1927 total of \$106,803,327.

Although the premium volume decreased in 1930 the loss ratio was the highest in years, the 1930 ratio being 54.3 percent, compared to 42.2 percent in 1929. The 1930 losses totaled \$58,407,794 compared to \$51,532,775 in 1929. In 1928, the loss ratio was 42.5; in 1927, 49 percent; 1926, 50 percent; 1925, 47 percent, and 1924, 44 percent.

Practically all the companies showed decreases in premium volume in 1930. The General Exchange was still first among stock fire companies with \$9,753,824, a decrease of \$1,527,667. The Home of New York was second with \$6,795,344 in premiums, a decrease of \$967,414. The National Union with \$5,201,316 in premiums, a decrease of \$1,449,121, came third. The American Automobile Fire

with \$3,584,719 in premiums is fourth, with the National of Connecticut, fifth, with \$3,205,096. The Hartford and the Fireman's Fund were close on the heels of the National with \$3,173,619 and \$3,150,676 in premiums respectively. The

ing \$2,046,744 in premiums, a gain of \$779,918.

The full coverage and specialty companies showed a decrease of 18.5 percent in premiums in 1930. The 1930 total was \$34,709,043 compared with \$42,636,524 in

percent compared to 43.5 percent in 1929. Losses totaled \$17,952,520 compared with \$18,592,858 in 1929. The 1930 loss ratio was the highest in several years, the 1928 being 43 percent and 1927, 42 percent.

The American Automobile again ranked first among the full coverage companies with a total of \$6,531,199 premiums in 1930, a loss of \$1,920,100. The Union Automobile of California rose to second place with \$3,493,000, a gain of \$733,682. The Pacific Indemnity came third with \$2,902,701, a loss of \$747,409. The Ohio Casualty ranked fourth with \$2,135,126, a decrease of \$579,540.

The other full coverage companies writing over a million in premiums are: The American Indemnity of Texas, the Associated Indemnity of California, the Fidelity Union of Texas, the Universal Automobile of Texas and the West American Commercial. The premiums and losses by companies on the 1930 automobile business of the stock fire companies were published in the regular edition of THE NATIONAL UNDERWRITER this week. The figures for the full coverage or specialty carriers follow:

Ten Stock Fire Automobile Leaders

	1930		1929		Inc. or Dec. in Prems.
	Prems.	Losses	Prems.	Losses	
General Exchange	\$9,753,824	\$5,128,005	\$11,281,491	\$1,527,667	
Home, N. Y.	6,795,344	3,668,217	7,762,758	967,414	
National Union	5,201,316	4,118,192	6,650,437	1,449,121	
Amer. Auto. Fire	3,584,719	1,663,575	3,727,312	132,593	
National, Conn.	3,205,096	2,104,145	4,709,082	1,503,987	
Hartford	3,173,619	1,442,797	3,267,079	93,460	
Fireman's Fund	3,150,676	1,570,284	3,579,575	428,899	
North America	2,427,428	1,167,248	2,619,585	192,157	
Globe & Rutgers	2,129,088	1,369,362	2,123,579	5,509	
Automobile	2,046,744	702,158	1,266,826	779,918	

North America ranked seventh with \$2,427,428. Globe & Rutgers with a slight gain of \$5,509 and a total of \$2,129,088 came ninth. The Automobile replaced the Aetna in tenth place, hav-

ing 1929, or a decrease of \$7,927,481. The 1930 total was over \$2,000,000 in excess of the 1928 total of \$3,620,510. While the premium volume was decreasing the loss ratio increased sharply, being 51.7

Automobile Premiums and Losses of Full Coverage and Specialty Companies

	1930				1929				Ins. or Dec. in Prems.
	Prems.	Losses	Ratio %	Inc. or Dec. in Prems.	Prems.	Losses	Ratio %	Inc. or Dec. in Prems.	
Amer. Auto.	6,531,199	4,053,597	62.5	-1,920,100	8,451,299	4,053,597	48	376,232	
Amer. Gen. Tex.	139,379	38,568	27.7	8,760	130,617	47,361	36.3	41,160	
Amer. Fld. & Cas. Va.	812,172	340,172	42	42,270	769,902	365,163	47	302,046	
Amer. Indem. Tex.	1,139,802	494,616	43.4	153,675	985,127	398,038	40.4	349,500	
Amer. Liab. & Sur.	762,760	217,409	28.2	325,484	437,276	107,909	24.6	348,206	
Amer. States	486,438	214,173	44.2	23,220	463,218	203,814	44	67,357	
Anchor Cas. Minn.	134,801	23,024	17.1	565	134,801	23,024	17.1	565	
Assoc. Indem. Calif.	1,214,717	544,786	44.8	442,161	772,556	255,380	33	357,569	
Atlas, Cas.	550,594	363,414	66.7	-288,699	839,293	377,112	44.9	215,935	
Buckeye Union Cas. O.	549,847	261,963	47.7	16,698	533,149	169,302	31.8	166,859	
Com. Standard, Tex.	489,199	236,658	48.4	59,265	429,934	223,159	52	86,284	
Employers, Ala.	57,265	17,136	29.9	69,916	127,181	34,717	27.8	67,955	
Employers Cas. Tex.	462,013	300,959	65.3	57,300	408,313	42,343	10	35,854	
Eureka Cas., Cal.	386,114	7,795	20	-401,311	744,419	300,132	45.4	151,800	
Freeport Motor, Ill.	343,108	105,090	30.3	-64,604	407,712	86,229	21	142,374	
Fld. Union, Tex.	1,012,573	612,616	60	-135,539	1,222,007	633,431	52	628,387	
Fort Dearborn	573,124	178,026	31.1	-135,539	706,663	192,281	26.6	628,387	
Great Natl. D. C.	146,859	96,690	65.8	-8,570	155,429	47,930	31	56,978	
Hawkeye Cas.	331,020	125,450	37.9	7,607	323,413	100,713	31	113,554	
Ill. Cas.	400,756	180,332	45	-22,675	423,431	205,380	48	1,649	
Industrial, Tex.	254,958	82,903	32	120,882	134,076	44,301	33	62,709	
Indiana	485,328	283,910	58.3	-84,272	569,600	239,726	46	182,459	
Merch. Cas.	309,569	113,332	37.5	-831	310,410	112,377	36	6,867	
Natl. Auto. Calif.	479,014	419,322	87.5	-1,443,446	1,922,460	868,358	45.3	846,531	
Northwest Cas.	385,150	232,020	60	-362,759	747,909	135,921	18.1	474,300	
Ohio Cas.	2,135,126	1,462,575	68.5	-579,540	2,714,666	1,419,164	52	260,984	
Oregon Auto.	350,363	198,670	56.5	-45,506	395,969	192,466	49.1	83,746	
Pacific Employ.	188,895	67,857	35.4	57,487	131,408	51,446	39	17,250	
Pacific Indem.	2,902,701	1,540,039	53.2	-747,409	3,650,110	1,620,895	44.5	914,944	
Preferred Auto., Mich.	471,282	222,479	47.2	-91,987	563,279	248,977	44	140,126	
Republic Auto., Mich.	627,972	331,846	52.8	-468,872	1,006,844	349,659	31	494,325	
Suburb. Auto., Ill.	240,947	84,962	35.3	24	240,923	62,773	26	.....
Union Auto., Cal.	3,493,000	1,369,832	39.3	733,682	2,759,324	1,361,653	49.3	168,859	
United Auto., Mich.	147,154	90,978	61.7	-270,522	10,546	7,562	71.2	166,859	
Union, Indiana	460,252	243,798	52.7	82,105	62,075	44,179	71.2	66,284	
United Auto., Mich.	147,154	90,978	61.7	-270,522	10,546	7,562	71.2	166,859	
United Pacific	682,626	416,005	61	-306,998	299,493	161,189	53.8	35,854	
Universal Auto., Tex.	1,706,795	894,250	52.3	-202,758	2,185,156	1,009,553	46.2	151,800	
Universal Cas., Tex.	325,140	185,705	57.1	1,348	46,380	49,085	105.6	142,374	
U. S. Und., Ill.	288,568	90,856	31.8	-22,591	23,903	10,395	43.5	628,387	
Wolverine	317,940	168,574	53.0	-15,522	20,621	10,124	51.7	56,978	
West. Amer. Com.	1,549,617	870,895	56.3	-409,038	2,382	53,247	2.3	-15,830	
Total	34,709,043	17,952,520	51.7	-7,927,481	1,614,051	842,634	1,220,368	462,030	10,942,716
									4,800,926
									6,303,569
									2,681,903
									4,317,784
									3,257,234
									42,636,524
									18,592,858
									43.5
									9,816,014

Chris Schroeder & Son Co.

MILWAUKEE

AUTOMOBILE INSURANCE
GENERAL AGENTS FOR WISCONSIN

Constitution Indemnity Company

Massachusetts Bonding & Insurance Co.

Globe & Rutgers Fire Insurance Company

210 EAST MICHIGAN STREET

TELEPHONE DAILY 1951

Reliable Automobile Adjusters

WILSON S. LEVENS & COMPANY

ADJUSTERS

For the Companies

A-1315 Insurance Exchange Bldg.

Chicago, Illinois

JOSEPH RICE & CO.

INVESTIGATIONS and ADJUSTMENTS—ALL CASUALTY LINES

CHICAGO OFFICE:
964 Insurance Exchange Building
175 W. Jackson Boulevard

SEATTLE BRANCH
810 American Bank Bldg.

MILWAUKEE BRANCH:
A. M. RICE, Manager
601 Guaranty Bldg., 312 E. Wisconsin Ave.

ROGER R. RIDER & CO.

Established 1911

Adjusters

Fire, Theft, Collision, Liability and Property Damage

A-1608 Insurance Exchange, Chicago

Phones, Harrison 0981-0982-0983

R. M. KERWIN

DAVID S. KERWIN

R. M. KERWIN, General Adjuster

Fire, Automobile, Burglary, Inland Marine and Aircraft

A-1210 INSURANCE EXCHANGE BUILDING

CHICAGO, ILLINOIS

Associated Adjustment Bureau, Inc.

410 South Fifth St.

Springfield, Illinois

Phone Main 2506

ADJUSTMENTS, INSPECTIONS, INVESTIGATIONS,
SUBROGATIONS, FOR INSURANCE COMPANIES ONLY,
COVERING ALL OF CENTRAL AND SOUTHERN ILLINOIS

BATES ADJUSTMENT COMPANY

Since 1897

Our Staff is experienced in all classes of Automobile Claims.

We cover the State of Oklahoma with offices at

OKLAHOMA CITY, OKLAHOMA

W. S. HANSON, Manager

TULSA, OKLAHOMA

R. W. MURRAY, Manager

Garage Men Should Carry U. & O.

THAT first staggering message from the night man at the garage told the Bigelows that they were out of the garage and automobile business—not to mention their highly profitable radio department. A glance at the flaming sky above their small metropolis of 25,000 people was enough.

Great billowing balls of white hot gasoline vapor were rising high in the air at short intervals, each one preceded by a dull boom that testified to another exploding gasoline tank that meant \$85 a year storage lost. The tidy business that had been netting the two brothers about \$25,000 a year was melting away in an inferno of flames, and the only consolation was \$50,000 of fire insurance. The Bigelows had returned from war, prepared for the world only by some previous experience repairing Fords and a year as mechanics with the Motor Transport Corps overseas. They had started out in the repair business in a tumbledown shed. Their work was conscientiously and well done. In a year they were able to move into better quarters.

They had managed economically, putting most of their profits in equipment. Soon they obtained a profitable dealer's franchise for an inexpensive car. Last night when they went to bed they had a business worth \$250,000 on a 10 percent income basis. Here at 2 o'clock in the morning they were broke—all except the fire insurance, \$50,000 or so.

Car sales had slowed down, but they

would have to accept the shipments as they arrived, and pay for them just the same. Of course they owed the bank considerable, borrowed for running expenses on account of slow pay custo-

mers. Not much of the \$50,000 would be left, they figured.

Worst of all, they had been doing a fine storage business, with an average of 75 cars a night, and the excellent profits from their shop could not be restored for a considerable time, even if they opened up in a new location. It would take weeks to get new machinery and equipment, install it, and in the meantime many old customers and certainly some of their best mechanics would go over to competitors.

This is a true picture of the danger that constantly faces a garage proprietor who does not protect his business with use and occupancy, or "business interruption," insurance. In the case of the garage it often has been called "floor

space" insurance, for every "stall," it is figured, is worth about \$85 a year for storage purposes.

In large city garages, use and occupancy is carried to a considerable extent, largely because competition among thousands of insurance agents and brokers has resulted in an intensive education of insurance buyers outside the limits of straight fire insurance. However, in the smaller cities and towns, it still is considered a luxury.

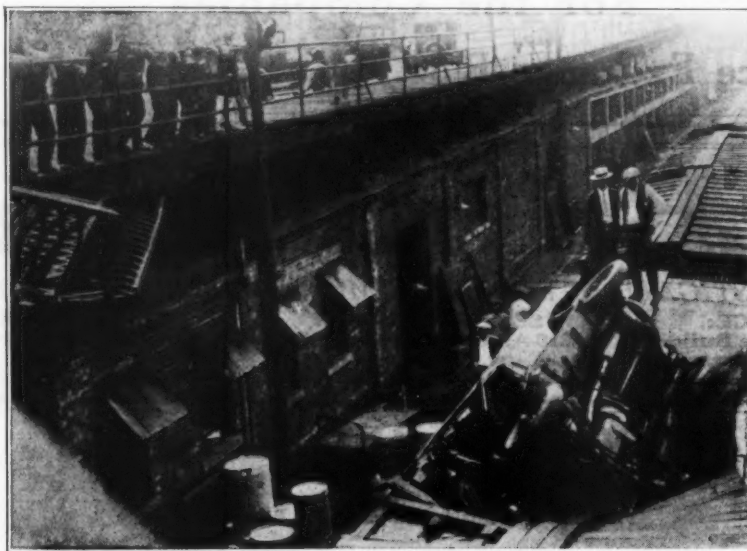
FLOOR space is essential to the garage and automobile business, and it must be large space comparatively unbroken by columns and partitions. There are rarely any such properties unoccupied in a town, and burned out garages consequently face a long period of inactivity while new quarters are being built.

The garage also inherently is far more susceptible to fire damage than most business properties. Engineers in order to give garages unbroken floor space have employed long span structural steel or laminated wood roof girders, or trusses. This is known to be the weakest form in case of hot fires, and often collapses. It has been demonstrated that an intense gasoline or oil fire inside such a garage usually means practically complete destruction of building, even though the roof and trusses be fire resistive.

IT also has been found that the steel truss construction means long work in wrecking the burned garage, for the melted beams have set and must be cut in small pieces with oxy-acetylene torches.

All of this technical discussion provides arguments for the agent in selling U. & O. to garage owners. While adequate fire insurance will provide money for clearing the site and rebuilding, it does not cover the amount that would be earned during the layoff period.

George Wentz's "Handbook of Fidelity and Surety Bonds" is sold by The National Underwriter. \$1.60.



An unusual acrobatic stunt occurred when this automobile crashed through the fence surrounding a Chicago freight yard and landed on the top of a freight car. A full coverage policy would come in handy here

AMERICAN AUTOMOBILE INSURANCE COMPANIES

SAINT LOUIS

Financial Statements—January 1st, 1931

ASSETS			LIABILITIES		
	American Automobile Insurance Co.	American Automobile Fire Insurance Co.		American Automobile Insurance Co.	American Automobile Fire Insurance Co.
U. S. Government Bonds.....	\$ 572,000.00	\$ 154,000.00	Reserve for Unearned Premiums..	\$ 3,126,242.57	\$ 1,730,824.68
State and Municipal Bonds.....	260,000.00	204,500.00	Reserve for Liability Claims (N. Y. Law).....	3,649,993.04	
Railroad Bonds	1,230,700.00	196,650.00	Reserve for Other Claims.....	187,328.30	370,302.96
Public Utility Bonds.....	1,788,900.00	363,600.00	Reserve for Commissions (Not Due)	264,829.80	151,278.44
Industrial Bonds	421,300.00	923,040.00	Reserve for Taxes.....	131,495.08	109,565.73
Stocks	3,609,959.00	506,700.00	Reserve for Claim Expenses....	37,465.66	37,030.29
Total Investments (Mkt. Value)...	\$ 7,882,859.00	\$ 2,348,490.00	Reserve for All Other Liabilities	65,049.19	1,642.26
Premiums in Course of Collection (less than 90 days old)....	\$ 1,128,831.86	\$ 608,936.13	Capital Stock	1,000,000.00	500,000.00
Cash	1,009,274.26	387,574.94	Surplus	1,598,104.16	467,087.24
Accrued Interest	39,542.68	22,730.53	Total Liabilities	\$10,060,507.80	\$3,367,731.60
Total Admitted Assets.....	\$10,060,507.80	\$3,367,731.60			

Combined Premium Income 1930—\$10,115,918

INSURANCE ON AUTOMOBILES EXCLUSIVELY
SINCE 1911

Reliable Automobile Adjusters

NURNBERG ADJUSTMENT CO. GENERAL ADJUSTERS

Representing Stock Companies Only

SPECIALISTS IN AUTOMOBILE CLAIMS FOR WISCONSIN, UPPER MICHIGAN AND NORTHERN ILLINOIS

HOME OFFICE
828 N. Broadway, Rooms 304-6—Phone Daly 5620
MILWAUKEE, WIS.

BRANCH OFFICE
Phone 3753
BELOIT, WISCONSIN

LYMAN HANES, INC.

AUTOMOBILE ADJUSTMENT & LIABILITY INVESTIGATIONS

FRONTENAC BLDG.
MINNEAPOLIS, MINN

J. SHERMAN CAMPBELL, President

J. W. HUBBARD, Sec'y and Treas.

KEYSTONE ADJUSTMENT CORPORATION

LOSS ADJUSTERS FOR INSURANCE COMPANIES

908 Law and Finance Building

PITTSBURGH, PA.

FIRE, AUTOMOBILE, LIABILITY,
WORKMAN'S COMPENSATION, EX-
PLOSION, SPRINKLER LEAKAGE,
BURGLARY, MARINE, PLATE
GLASS, TORNADO, USE &
OCCUPANCY

THOS. J. ENGLISH *Adjuster*

Specializing on

PIERCE BLDG.

AUTOMOBILE AND CASUALTY CLAIMS

ST. LOUIS, MO.

ENCK & LINNELL, INC.

GENERAL AGENTS

Baker Bldg., Minneapolis, Minn.

Fire—Automobile—Casualty—Bonds

A. M. FOLEY ADJUSTMENT BUREAU

201 Union Trust Building

South Bend, Indiana

COVERING NORTHERN INDIANA AND SOUTHERN MICHIGAN

Telephone 22-278

Kentucky

C. J. PURCELL ADJUSTER

Starks Building, Louisville, Ky.

AUTOMOBILE LOSSES EXCLUSIVELY
Especially Experienced on Automobile Finance Business

Southern
Indiana

AUTOMOBILE ADJUSTMENT CO.

Charles E. Dornetta, Manager

General Casualty, Automotive and Airplane Adjustments for the Insurance Companies

Suite 409, 35 East Seventh Street Bldg.,
CINCINNATI, OHIO

Telephone Cherry 2992-2993

Territory, SOUTHERN OHIO, NORTHERN KENTUCKY and SOUTHEASTERN INDIANA.

Fire
Theft
Collision

C. E. DE WITT

Automobile adjustments exclusively, for the Companies.

Expert knowledge gained by over ten years experience.

DALLAS

SOUTHWESTERN LIFE BUILDING

TEXAS

Liability
Conversion
Property Damage

CLEM M. WHITE

FIRE, AUTOMOBILE
and CASUALTY

INSURANCE ADJUSTER

King-Hill Building
St. Joseph, Mo.

Telephone 6-1483

Properly Built Roads Reduce Accidents

(CONTINUED FROM PAGE 19)

car operators are women and such automobiles have been and are being subjected to still greater family use by reason of the addition of other members of the family to the driving staff. With father and mother taking turns at the family equipage and sonny and daughter with their youthful zest for adventure adding to driving exposure it is hard to tell where a well-intentioned automobile may end up. It is one of the responsibilities of the inspection report to determine this driving exposure.

IT may be argued, and rightly so, that since our organization covers the United States and Canada and since this 2.5 percent ratio of driver-criticism holds good throughout the organization, the ability and record of the driver are of salient importance in risk-selection. But from a broader standpoint there appears something underlying the whole question of motor accident prevention which has escaped general recognition.

In dealing with the automobile we are dealing with one of the major transportation systems of the country. The mere fact that an automobile is an individually owned and operated vehicle does not alter the fact that on a mass scale, which is the existing scale, the automobile is a basic transportation medium. In order to be of real value as a transportation medium, however, the motorcar must be comparatively rapid. If the car were not fast we might just as well use horses or canal boat transportation. The automobile joins with the railroads, the modern steamship lines and the airplane in forming an accelerated transportation network which is an essential part of the growth and prosperity of the nation and the community. Ask any thinking person if he would like to see the motorcar done away with and note

the vehemence of his negation. But it is every bit as necessary for an automobile to travel rapidly as it is for the railroad train, an express ocean liner or an airplane. The price we must pay for speed in any medium, however, is the probability of accident. This is inescapable. The problem is to hold this probability of accident down to a reasonable minimum.

IN order to obtain a correlative for what we are attempting to do with the motorcar, let us picture a city with railroad tracks running down its streets and a highway with express trains tearing along its center. Would it not be unreasonable to expect these trains to stop at every corner or to come to nearly a stop at each cowpath crossing the highway? Railroad tracks are universally segregated from other traffic arteries and crossings are equipped with elaborate warning signals or gates. With railroad trains it is a question of "get out of the way or get killed." With automobiles the responsibility of avoiding accidents is laid very largely on the owner and/or driver. Yet properly we should be faced with the identical problem with respect to the automobile that we are with railroads. The difference lies in the fact that on the one hand we are dealing with a private right-of-way while on the other we employ public highways, open to all licensed vehicles and drivers.

AS a matter of fact, in the case of motorcars, we have an additional need of segregation because of the comparative inexperience of the body of motorcar drivers. A locomotive engineer in order to obtain a position with any railroad must have had a long period of thorough training including an inten-

sive study of locomotive mechanism, maintenance, operation and theory. Operators of automobiles are permitted the use of the highway after some sketchy instruction or, at best, after passing a very cursory driving test. The fact that this is so isn't necessarily a reflection against the licensing authorities because by reason of the very nature of the situation it would be impossible, or nearly so, to obtain thorough instruction for all drivers. The system of license suspension and revocation employed in traffic courts almost universally plus the automobile public liability legislation operative in New York, Connecticut and other states would appear to place a satisfactory curb on incompetent and ruthless drivers.

The problem is to so handle the nation's traffic that the driver of reasonable ability and cautiousness will not constantly be in danger of facing impracticable and hence dangerous driving conditions.

It is impracticable, for example, to have automobiles, locomotives in miniature, travel over resurfaced wagon roads which are narrow, hilly and filled with perilous curves. It is impracticable for motorcars to traverse city streets crowded with children at play; really playgrounds. It is impracticable to allow visual obstructions to remain at major highway or arterial intersections. It is impracticable to route motor traffic through streets studded with elevated railway pillars. It is impracticable to expect automobiles to use streets on which there is considerable trolley traffic unless the street is sufficiently wide to allow automobiles to pass street cars without difficulty. It is impracticable for highways to cross railroads at grade. It is damnable to route through motor traffic into the congested areas of villages and towns.

WE may as well reconcile ourselves to the fact that automobiles are built for speed and that they will travel rapidly. There are many highways

throughout the country where speeds up to 60 miles an hour are within the full scope of reason. Unfortunately such highways are vastly in the minority. But the fact that there is any highway upon which it is reasonably safe to travel at express speed indicates the possibilities, from an accident prevention standpoint, of proper highway design.

Distasteful as it is to see the growth of federal bureaucracy it seems there is a real need for centralized control of highway design, construction and allocation. The logical dumping ground for such a control system is Washington. If a bureau of highway design, construction and maintenance could be set up under the federal government, staffed by competent engineers drawn from the civil service lists and if this bureau would attack the highway problem from the standpoint of traffic mobility and accident prevention, something actually constructive, actually basic, should be accomplished.

It seems evident that the casualty record of the "Street Locomotive" must be reduced by coordinated, sweeping effort rather than by the disjointed, localized efforts which have failed.

Estimates have been made that five percent of the settlements of insurance companies under automobile liability policies are in so-called guest suits. If that five percent could be eliminated through legislation outlawing this frame-up litigation with the insurer as the victim, liability insurance would be on a healthier basis.

About 9 percent of the pedestrians killed in 1930 were killed while crossing intersections against the signal. Deaths of pedestrians at intersections without signals amounted to 8 percent.

More than 27 percent of pedestrian deaths occurred by crossing the street in the middle of the block.



Eagle and Star
British Dominions
Insurance Company Limited
of London, England

AUTOMOBILE INSURANCE
FIRE, THEFT, COLLISION, PROPERTY DAMAGE

Prompt, Intelligent Service to Agents

UNITED STATES BRANCH
90 JOHN STREET
New York

Western Department
175 West Jackson Blvd.
Chicago, Ill.

Pacific Coast Department
114 Sansome Street
San Francisco, Cal.

Adjusters *and* the Rising Losses

By **Arthur L. Ladd**
Arthur L. Ladd & Co., Chicago

WITH automobile business approaching alarmingly near the point beyond which it cannot go and continue to be welcomed by companies, the best minds in every department of insurance should attack the problem of reducing the loss ratio in all of the automobile coverages. The adjuster may be a great factor in accomplishing reform, especially in the public liability feature.

In general the adjuster can be most helpful in restoring automobile public liability to a profitable basis by gaining the cooperation of agents and brokers. That cooperation should be more easily obtainable as producers realize that the penalty of high loss ratios eventually will fall on them as well as on the companies. I was very much interested in the remarks of J. A. Giberson at the mid-year meeting of the Illinois Association of Insurance Agents. Mr. Giberson delivered the warning that agencies, which show a progressively higher auto liability loss ratio may lose valued company connections. That statement of Mr. Giberson indicates that the thinkers in the agency ranks are becoming sensitive to the problem.

BY cooperation between agent and adjuster, for one thing I mean a very simple fact, that is, that agents promptly should notify their companies whenever an assured is involved in an

accident and the agent should impress upon the assured at the time of delivery of the policy, the importance of notifying the agent immediately after the accident.

As the business of notification is hastened, the adjuster is given a quicker start on his visit to injured persons. Ambulance chasers are not a novelty but these days there are more of them and they are hungrier. Many ambulance chasers buy the police reports of accidents and the adjuster's job of beating these noble practitioners of the law to the scene is ever more difficult. Adjusters constantly should educate agents and brokers to get and transmit notices of accidents more promptly. Claim departments and adjusters by close contact with brokers and agents can accomplish much to cut down the loss ratio.

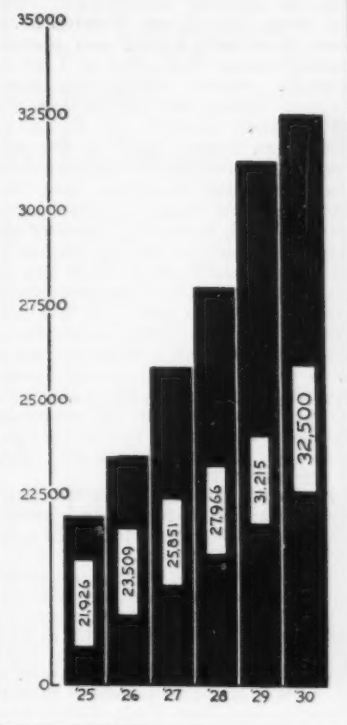
WHEN it comes to guest suits, the bane of the automobile liability business, the adjuster can be helpful but this grave problem needs the serious attention of individual and organized companies. The fact that guest suits may be instituted in some states is due to the opposition very often of selfish legislators to the prohibition of this legislation. Perhaps one of the evils of our government is the fact that too many lawyers have too much to say about it. Attorney-legislators who have derived a juicy income representing plaintiffs in

guest suits, are not likely to help eradicate the evil and they are very likely to do everything in their power to perpetuate it. Accordingly the big job of companies is to hammer away at the legislatures, to expose the selfish interests of those responsible for permitting the guest suit evil to continue.

While the guest suit system prevails adjusters can to some extent reduce their cost. Here again the adjuster should make his influence felt upon agents and brokers. It would be untrue to say that many brokers and agents instigate these suits or encourage their institution but every business has a contemptible fringe and there are some in the insurance business who do this. There are a larger number of producers who are complacent about the guest suit practice. It is this class of broker and agent whom the professional minded adjuster can reform. Producers possess contacts with assureds, which can often be used to discourage connivance between driver and passenger, who is often a relative. It should be the obligation of the adjuster to insist that the agent exert every influence to discourage a guest suit against a client.

WHILE writing on the subject of automobile insurance I think the idea brought to me the other day by Peter M. Schoenberg of our organization, who specializes in fire, theft and collision losses as well as inland marine and burglary lines, is interesting. Mr. Schoenberg feels that the tendency of companies to sell complete coverage automobile and to add more and more coverages is fraught with dangerous possibilities. Mr. Schoenberg believes that this is a step in the right direction of giving the owner the possibility of setting out on the streets and highways with full confidence that he is protected against every contingency. But he is strongly of the opinion that adequate charges should be made for these increased hazards insured against. He fears that in the drift in the complete coverage direction there will be a ten-

SIX YEARS OF MOTOR VEHICLE DEATHS



(Courtesy Travelers)

dency to give away certain items or to charge inadequate rates.

The problems of the automobile business are many and great and adjusters can help to solve them.

Automobile Insurance

United States Merchants & Shippers Insurance Company

Admitted Assets\$6,565,762.78

**Tokio Marine and Fire Insurance
Company, Ltd.,
of Tokio**

Admitted Assets\$13,257,460.31

**Indemnity Mutual Marine
Assurance Company, Ltd.,
of London**

Admitted Assets\$1,387,252.42

Appleton & Cox, Inc.

Attorney

8 South William Street, NEW YORK CITY

WRITE FOR OUR AGENCY PROPOSITION

Proper Lighting of Highways Decreases Auto Accident Toll

(CONTINUED FROM PAGE 6)

and all carrying double-track street-car lines. Euclid and Woodward avenues were well lighted and probably carried heavier traffic than St. Clair and Superior avenues which were poorly lighted. During the daytime more traffic fatalities occurred on Euclid and Woodward avenues than on the other two streets—the logical conclusion being that the traffic conditions were more hazardous. At night time the situation was reversed, however, indicating that the lack of adequate lighting created the additional hazard on St. Clair and Superior avenues. After the street-lighting systems had been revamped and modernized on both these thoroughfares, the records showed a night-accident fatality rate of two per year, on Superior avenue, as compared with an average of six per year with the old inadequate lighting. The records for St. Clair avenue were almost identical with those of Superior avenue.

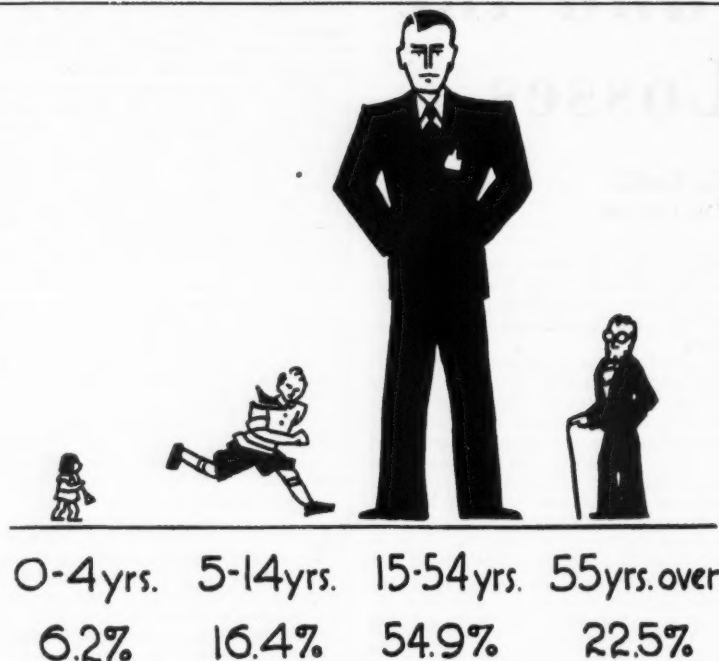
Assuming that the reader has recovered from the first dose of statistics, we will conclude this article with a few more suggestive figures.

In Massachusetts, daytime automobile fatalities have shown little variation during the past eight years, the record being 373 deaths in 1924 and 370 in 1930. During the same two years night fatalities were 336 and 425, respectively, or an increase of approximately 26 percent. Statistics for New York, Connecticut, and Delaware show the same general trend, in that a few years ago the ratio of night fatalities and day fatalities was as one to three, while for last year the ratio was two and one quarter to five. At this rate we may soon expect to find night fatalities equalling or exceeding in number those that occur during the

day, notwithstanding the heavier traffic during the day.

Our study of night-time traffic hazards leads us to conclude that adequate highway lighting would reduce night accidents by one-half, which would mean a saving of 7,500 lives a year. Approximately \$200,000,000 a year in accident costs would also be saved. This sum represents about four times the amount spent annually on highway lighting, throughout the whole country.

Auto Accident Deaths by Ages



(Courtesy Travelers)

A report on monthly gasoline consumption in Connecticut showed that July and August are the big months for automobile drivers, the other months tapering down from that peak.

The Sales Pictorial—for A. & H. agents—contains 40 pages of illustrations, graphs, cuts and actual pictures with which you can demonstrate to your prospect the value of disability insurance. Write The National Underwriter Company for information.

Manufacturers and Dealers Combine in Junking Old Autos

OFFICIAL 1930 motor vehicle registration figures point to a new record in the junking of old cars, according to Alfred Reeves, general manager National Automobile Chamber of Commerce.

"The figures show that last year 2,925,000 motor vehicles were junked as a result of the normal wearing out of cars and of the special junking plan of the manufacturers with their dealers under which 350,000 additional vehicles of unsafe character have been eliminated from the highways," Mr. Reeves declared.

Manufacturers representing more than 87 percent of the industry's production, are now cooperating with their dealers in a program under which the dealer is partially compensated for a certain number of unsafe cars which he may junk rather than undertake to resell after a trade-in.

Under the plan, as announced by Mr. Reeves, the manufacturers establish a reserve fund based generally on \$5 to \$10 for each new car which the dealer buys, and to the amount of that fund their dealers are permitted to scrap old cars. The amount allowed on such junked cars ranges from \$25 to \$35.

Besides this dealers scrap many more cars for which they receive no compensation because the junking fund is exhausted. The plan simply provides some compensation to the dealer for losses which might be incurred in the scrapping of a limited number of the used cars that he takes in.

While most manufacturers allow their dealer a certain stipulated allowance for a limited number of cars that are demolished in the presence of a factory representative, or through an authorized junk yard, one company pays \$20 for each car at the company's salvage plant.

Incorporated A. D. 1865

Millers National Insurance Company

Of Chicago, Illinois

JOSEPH LE COMPTE, Acting Pres. F. S. DANFORTH, Secretary
R. S. DANFORTH, Supt. of Agents A. A. KRUEGER, Asst. Sec'y

Automobile Insurance

FIRE
THEFT

TORNADO
COLLISION

A Good Agency Company



FINANCIAL STATEMENT

December 31, 1930

Assets\$ 5,850,035.67
Cash Surplus to Policyholders..... 2,847,793.44
Losses Paid Since Organization..... 26,228,503.36

Frank L. Erion

John D. Wiese

FRANK L. ERION & CO.

General Adjusters
All Forms of Insurance

U. & O. Specialists

FRANK H. KRAUSE, Manager

Automobile Loss Adjustments

330 South Wells Street

CHICAGO, ILLINOIS

Telephone Wabash 6395

Sales Plans Which Get Premiums Told by Successful Men

(CONTINUED FROM PAGE 13)

necessary coverage, just as a patient depends upon the physician applying the necessary remedies. I also believe that it is well to acquaint the assured with certain conditions, especially the exclusions as well as the particular coverage he would have in the contract. Some assureds object to paying the premium for complete coverage, then, when limited coverage is given for saving in premium and afterwards a loss occurs, they are inclined to blame the agent. This can be overcome very largely by calling attention to a few of the conditions of the policy and without confusing the assureds with too many technicalities. I endeavor in every way to avoid any possible disappointment or misunderstanding with the assured, in case he has a loss. I think it better not to write a policy than to have the assured disappointed. Sometimes a pencil notation or underscoring on the policy, in a conspicuous place, stating that certain coverage is not included, prevents misunderstanding.

I FIND selling plans the most important: One a personal solicitation, the other local advertising. The latter is very effective in calling attention to one's agency or special plan of writing policies. Such advertisement may be employed through window displays or posters, but the most effective for me is through local newspapers. There being two in my city, I sometimes alternate, but frequently run the same advertisement in both papers simultaneously.

"I do not use large display advertisements but regular local readers, usually three to ten lines. These little readers are usually in a very conspicuous place under the heading of local news and are often read before the reader notes the advertising advantages. I estimate that it is profitable to spend from 5 to 10 percent of my commissions in newspaper advertisements. Not having a soliciting representative to visit these agencies, I do not receive as much business as I might, if such representative were employed."

There were 835,250 automobile accidents in 1930, there were 32,500 persons killed and 962,325 injured.

Auto Registrations Drop in 21 States During Year 1930

(From the Automobile Trade Journal)

	Passenger Cars	Total Motor Vehicles	Percent of 1929	Percent Change of 1930 over 1929
Alabama*	238,105	277,127	1.04	-3.1
Arizona	98,147	111,623	.42	-9.5
Arkansas	193,000	231,300	.87	-0.9
California	1,974,429	2,073,816	7.75	+4.3
Colorado	276,847	308,509	1.15	+1.7
Conn.	297,781	347,490	1.30	+4.4
Delaware	45,533	56,056	.21	+2.8
D. of Col.	154,238	173,434	.65	-1.1
Florida	277,210	329,806	1.23	-3.7
Georgia	294,461	341,177	1.28	-4.8
Idaho	104,600	120,446	.45	+1.7
Illinois	1,429,146	1,638,260	6.14	+1.4
Indiana	746,354	875,453	3.28	-1.0
Iowa	709,985	782,175	2.93	-0.2
Kansas	511,384	594,523	2.22	+2.3
Kentucky	294,178	330,664	1.24	..
Louisiana	235,000	282,000	1.06	+0.4
Maine	147,791	181,348	.68	+1.2
Maryland	283,120	321,180	1.20	+1.8
Mass.	745,064	852,122	3.19	+2.8
Michigan	1,161,051	1,328,209	4.98	-5.0
Minnesota	618,661	727,022	2.72	+0.9
Miss.	225,000	257,000	.96	+1.1
Missouri	671,920	763,375	2.86	+1.2
Montana	111,089	136,896	.51	-2.5
Nebraska	367,410	426,229	1.60	+2.8
Nevada	23,388	29,645	.11	-6.8
N. Hamp.	93,155	111,553	.42	+2.3
N. Jersey	711,527	850,415	3.18	+2.8
N. Mexico	74,900	90,700	.34	+16.7
New York	1,920,255	2,316,824	8.66	+1.7
N. Carolina	412,042	474,301	1.78	-5.8
N. Dakota	155,383	183,019	.69	-2.7
Ohio	1,549,077	1,753,135	6.57	+0.9
Oklahoma	490,947	550,331	2.06	-4.3
Oregon*	233,787	258,147	.97	-5.5
Penn.	1,528,721	1,773,218	6.64	-0.1
Rhode Isl.	115,176	135,867	.51	+0.8
S. Carolina	195,210	221,666	.83	-4.2
S. Dakota	180,000	204,306	.76	..
Tennessee	332,417	372,543	1.40	+3.9
Texas	1,152,904	1,359,543	5.10	+0.9
Utah	93,628	110,997	.42	-3.3
Vermont	78,260	86,624	.33	-6.9
Virginia	319,061	381,933	1.44	-2.2
Wash.	388,719	452,511	1.70	+0.9
West Va.	225,101	266,132	.99	-0.8
Wisconsin	677,963	788,502	2.95	-0.8
Wyoming	51,579	61,501	.23	+1.4

U. S. Totals: 193023,214,704 26,700,653 100.00 +0.29

U. S. Totals: 192923,245,495 26,623,857

*Figures for fiscal year ending Oct. 31, 1930.
**Change in fiscal year from Jan. 1 to July 1.

Persons who did not have the right of way caused 30.8 percent of the automobile accidents in 1930. Those who exceeded the speed limit caused 21.4 percent; those on the wrong side of the road 16.1 percent; those who drove off the roadway, 14.3 percent; those who failed to signal 7.3 percent and those who cut in 7.1 percent.

Arthur L. Ladd & Company

Claim Department

A-2027 Insurance Exchange

Chicago

Special Adjustment Department

COVERING FIRE
AUTOMOBILE
FIRE AND THEFT
COLLISION
INLAND MARINE
BURGLARY LOSSES

Headed by

Peter M. Schoenberg

who is especially qualified
from experience and training
to handle all adjustments.

Ladd & Company specialists are
always ready to work for you

We are in a position to handle Insurance
Claims of all kinds Liability, Property
Damage, Fire, Theft, Collision,
Workman's Compensation, Burglary,
Accident and Health, AIRCRAFT.

CLAIM SERVICE TO INSURANCE COMPANIES



An engineer and pilot were killed in this crash near Kansas City, Mo. All that was left of the plane was the twisted motor shown above.—Wide World Photo



Complete

Saint Paul

FIRE AND MARINE
INSURANCE COMPANY
ST. PAUL, MINN.



Automobile Insurance



Mercury

Insurance Company
SAINT PAUL, MINNESOTA



Service



Saint Paul

Mercury
INDEMNITY COMPANY
OF SAINT PAUL

and the kind the Agent Likes!

W. R. Ruegnitz Tells Problem in Collision

(CONTINUED FROM PAGE 5)

unsuspected, sometimes vaguely known but inadequately appraised, by local agent and special investigator alike. It is not seldom, therefore, that the intuition of the experienced examiner is nearer right than the first finding of the investigator, but if an actual succession of losses is debatable, a "hunch" is impossible as ground for rejection. It is, in a way, common knowledge that collision rates are so high that only those who expect collision loss take out insurance, but the specific reasons why they anticipate loss, being more or less discreditable, are correspondingly well camouflaged. The obvious corollary is that if we could underwrite the undesirable minority off our books we might hope to attract the desirable majority, and at much lower rates than those of our present tariff.

IF selection is the warp of the collision underwriting problem, the woof is the inherent nature of collision loss. The word collision brings up a picture of total wreck; actually, the record shows a heavy preponderance of partial loss claims. In fact, fender dents and similar small "losses" are so numerous, and the total wrecks relatively so infrequent, as to characterize collision as a "partial loss peril" and thus at the same time to increase resistance to the sale of collision insurance. That the numerous minor losses are entitled to classification as unavoidable wear and tear rather than real collision damage will, let us hope, be one day admitted; that it is instinctively so regarded by the average motorist constitutes another of the reasons why he does not insure.

If there were a clear dividing line between the minor losses of wear and tear and the major losses of collision, one aspect of our general problem, that of devising a more readily saleable collision form would be greatly simplified; no such natural division existing, the insurers attempted to draw it arbitrarily by means of the deductible. Collision coverage is essentially of two kinds, (1) full cover and (2) deductible, the latter in bewildering variety, all seeking the same end, that of segregating the serious and insurable hazard at a price that the traffic will bear. That we have thus far no success worth boasting in drafting saleable forms should not deter us from further efforts, but it seems unlikely that such forms are to be developed independently of selection methods. Better selection, lower rates and more attractive forms are all part and parcel of the same problem, which, in view of the "gold in them thar hills," will doubtless one day be solved.

Technique in Selling the Public Enemies

(CONTINUED FROM PAGE 8)

record, something to be forever concealed, to apologize for, to be explained when seeking further employment. The period during which judgment may be kept alive varies in the different states, but the period is always long, and in most states the judgment can be renewed for a longer period.

OFTEN the agent will find that the motorist who refuses to buy liability insurance is protected for fire and theft. That provides the agent with a splendid opening. That sort of man is especially reprehensible. He is protecting himself against what he thinks is the most likely avenue by which he might suffer a loss, but he is not carrying insurance which he thinks is only protection for the other fellow. He is protecting himself against the loss of say \$400 by taking fire and theft insurance. He should be told that he is leaving himself open to the liability of being hounded

perhaps during his entire life by creditors, that they could send him to jail, garnishee his wages or he is leaving himself open to the liability of serving a lengthy jail term as the result of criminal prosecution by neglecting to buy liability insurance. The \$400, which he stands to lose by having his car destroyed by fire or stolen, is negligible compared with the possibility of his living in the shadow of the lockup or with deputy bailiffs constantly at his door.

That sort of selling is perhaps distasteful to the ordinary agent. The producer likes to be on a businesslike and agreeable basis with his clients. He likes to be an adviser and counselor, a man who conducts surveys and fits needs. It may not be pleasant to take a man by the lapel of his coat and tell him that he is likely to go to jail if he doesn't buy liability insurance, but the adviser system hasn't worked.

A GOOD practice would be for the agent to employ a young man, high school graduate or college, of foot ball physique, with a pugnacious temperament and a young man who by nature would take pleasure in putting the fear of the Lord in these public enemies. A young man of these characteristics could earn a good income for himself and for the agency. The liability premium is sufficiently large to make the commission on each risk an attractive goal for a young man. The solicitation should be conducted systematically, from lists of new cars sold or from other data which is obtainable at the court house. Circularization by mail might help in the solicitation, although these public enemies are not much influenced by something they read.

The trouble has been with solicitation by mail or by telephone that the motorists who present the least sales resistance are landed. Telephone solicitors, who work systematically, are wont to press the issue if they discern some response, but if the prospect is tough the solicitation is usually dropped in order to proceed with the list in order to find a more susceptible prospect. That sort of solicitation skims the surface and perhaps lands an occasional public enemy, but it does not dig deep into that callous three-fourths.

ONE automobile sales executive believes that the number of public enemies could be considerably reduced, if every agent and broker would take it upon himself seriously to solicit the motorists in the immediate neighborhood of his residence. Insurance producers are so well distributed throughout the cities and towns of the country that by following the blue bird method of seeking business close at home, a pretty complete canvass would take place.

The problem has a larger aspect for the insurance business than merely the fact that a billion and a half premium income has not been tapped. Unless the field force of the country makes a determined effort to reform the great three-fourths of motorists uninsured for liability, automobile financial responsibility laws, compulsory automobile insurance and state funds for automobile insurance are probable. Insurance men, generally, have endorsed the financial responsibility law idea, but there is considerable doubt as to whether that moderate measure will satisfy those crusading citizens who are awake to the injustice of innocent persons being unable to get satisfaction from the pickers and public enemies on the streets and highways. The agents of the country have it in their power to eliminate the necessity for the state stepping into the picture. The states are now interested in the problem. Many of them have passed automobile financial responsibility laws. Massachusetts has a compulsory automobile law. The next step, as proved in the case of workmen's compensation, is to set up state funds. Where the purchase of something is made obligatory by law there will always be the clamor for the state to provide that which is required.

\$62,425,
1929, a
ratio sh
percent
cent in
The 1
compar
vious y
Recip
in prem
cent d
\$22,917
568,483
loss ra
in 1929
No l
made
Lloyds
with a
Club o
Chicag
gains,

Abingto
Allied
Allied
Amal.
Am. F
Allied
Amer.
Amer.
Amer.
Atlantic
Austin
Auto. C
Autoist
Auto. M
Auto. C
Berksh
Builder
Burling
Bldrs.
Cambr
Capital
Celina
Central
Cent. M
Central
Central
Checker
Chgo. I
Clt. Fd
Clt. M
Citizens
Citizens
Comme
Cont. A
Cook C
Detroit
Dorche
Elec. M

Reciprocal's Premiums *Drop* Sharply; Mutuals Show *Slight* Loss

THE mutual companies were able to hold their 1930 automobile volume fairly close to the 1929 level. The 1930 premiums totaled \$62,425,847 compared with \$64,612,060 in 1929, a decrease of 3.2 percent. The loss ratio showed a large increase being 41.3 percent in 1930, compared with 34.7 percent in 1929 and 34.6 percent in 1928. The 1930 losses totaled \$25,822,350, compared with \$22,486,939 in the previous year.

Reciprocal's and Lloyds lost heavily in premiums in 1930, showing a 25 percent decrease. Their premiums totaled \$22,917,253 in 1930, compared with \$30,568,483 in 1929, a \$7,651,230 loss. The loss ratio increased from 42.7 percent in 1929 to 45.9 percent in 1930.

No large increases in premiums were made by any of the reciprocal's and Lloyds in 1930. The Chicago Lloyds with a \$63,696 gain, the Automobile Club of Missouri with \$55,240 and the Chicago Motor Club with \$89,436 in gains, were the only reciprocal's and

Lloyds to show increases of over \$50,000 in 1930.

Among the notable decreases in premiums by the large reciprocal's and Lloyds were the Casualty Association of Michigan with a \$650,212 decrease, the Detroit Automobile Inter-Insurance

Exchange with a \$445,408 loss, and the Inter-Insurance Exchange of Southern California with a \$655,861 loss.

The Lumbermen's Mutual Casualty led the cooperative's in automobile premiums in 1930 with a \$8,926,455 volume, a gain of \$812,558.

The State Farm Mutual of Illinois came next with \$6,956,636 in premiums to its credit, a gain of \$1,008,610. The Liberty Mutual was third with \$10,389,165 of new business in 1930. The Inter-Insurance Exchange of the Chicago Motor Club was just able to keep in the gain columns with a \$89,436 increase and a total of \$3,959,242 in premiums. The Inter-Insurance Exchange of the Automobile Club of Southern California lost \$665,861 in premiums with a total of \$3,783,784. The Merchants Mutual Casualty of New York reported over \$1,000,000 gain with a total of \$3,519,229 in premiums. The Detroit Automobile Inter-Insurance Exchange was seventh among the cooperative's with \$3,091,650 in premiums, a loss of \$455,408. The Hardware Mutual Casualty of Wisconsin showed a \$660,000 gain and a total of \$3,082,705 in premiums. The State Automobile of Ohio and the State Auto Association of Indiana came ninth and tenth among the big ten with \$2,760,437 and \$2,357,498 respectively.

Ten Leading Cooperatives

	1930	1929	Inc. or Dec. in Prem.
Lumber Mut. Cas., Ill.	\$8,926,455	\$3,251,256	\$8,113,897
State Farm Mut., Ill.	6,956,636	2,532,872	5,948,026
Liberty Mut., Mass.	4,389,165	2,120,401	3,912,672
Int. Ex. Chi. Mot. Cl.	3,959,242	1,460,824	3,894,706
Int. Ex. A. Cl., S. Cal.	3,783,784	1,817,553	4,864,469
Mer. Mut. Cas., N. Y.	3,519,229	1,200,119	2,480,248
Detroit Auto Ex.	3,091,650	1,326,789	3,547,058
Hdw. Mut. Cas., Wis.	3,082,705	996,536	2,416,667
State Auto., Ohio	2,760,437	1,450,889	2,947,539
State Auto. Assn., Ind.	2,357,498	1,546,396	2,469,522
			1,667,289

Automobile Premiums and Losses of Mutual Companies

	1930			Inc. or Dec. in Prem.	1929			Inc. or Dec. in Prem.
	Prem.	Losses	Loss Ratio		Prem.	Losses	Loss Ratio	
Abington Mut.	\$8,213	2,596	31.7	387	7,826	1,490	19.1	1,490
Allied Amer. Mut. A.	191,341	31,352	16.9	-11,730	203,071	32,907	16.2	32,907
Allied M. Liab., N. Y.	444,059	257,890	58.1	-210,884	654,943	189,494	29.1	189,494
Amal. Mut. Aut., N. Y.	253,497	62,635	24.7	-43,235	296,732	54,572	18.4	54,572
Am. Farm. Mut., Minn.	11,646	6,944	59.6	-2,121	13,767	7,340	53.5	7,340
Allied Mut., Auto., Ia.	203,222	39,444	19.4	122,231	80,991	10,255	12.6	10,255
Amer. Mut. Indem.	124,664	11,422	9.2	21,129	103,535	13,608	13.2	13,608
Amer. Mut., Ind.	12,865	9,017	70.0	-2,532	15,397	5,879	38.4	5,879
Amer. Mut. Liab., Mass.					2,725,978	1,261,150	46.2	1,261,150
Atlantic Mut., Pa.	11,366	2,728	24.0	8,057	3,309	624	18.9	624
Austin Mut., Minn.	120,630	40,575	33.7	74,574	46,056	11,781	25.4	11,781
Auto. Cab Mut. Cas.	397,216	288,694	72.8	201,633	598,849	462,477	77.5	462,477
Autoist Mut., Ill.	382,270	192,773	50.4	-4,759	387,029	120,658	31.2	120,658
Auto. Mut., R. I.	672,464	88,862	13.2	-58,834	732,298	97,691	13.3	97,691
Auto. Owners, Mich.	1,434,704	769,315	53.5	-287,443	1,722,147	902,512	49.3	902,512
Berkshire Mut. Fire	86,579	21,726	25.1	-5,759	93,377	28,510	30.5	28,510
Builder Mut., Wis.	101,121	36,893	36.5	8,783	92,338	42,495	46.0	42,495
Burlington, Vt.	6,646	3,040	45.6	252	6,898	4,260	61.8	4,260
Hlrs. & Mfrs. Mut., Ill.	19,073	1,353	7.1	19,073				
Cambridge Mut., Mass.	13,272	4,551	34.3	1,214	4,874	3,335	68.5	3,335
Capital Mut., Neb.	83,532	36,783	44.0	-2,526				
Celina Mut., Cas., Ohio	193,897	100,202	51.7	-56,513	13,266	10,144	76.5	10,144
Central Mfrs. Mut., O.	749,434	272,538	36.4	-30,110	229,982	77,636	33.8	77,636
Cent. Mut. Cas., Mo.	29,068	17,680	60.8	-2,111	10,124	6,780	66.9	6,780
Central Mut., Ill.	207,068	84,052	40.6	-40,466	4,472	1,033	23.1	1,033
Central Mut., Mich.	73,871	50,262	68.1	-63,592	17,786	4,571	25.7	4,571
Checker M. Auto., Mich.	337,157	186,234	55.2	113,491	1,942	102	5.2	102
Chgo. Ice Prod. M., Ill.	28,676	17,877	62.4	-35,594	6,999	1,925	27.5	1,925
Clt. Fd. Mu. Cas., Minn.	80,253	23,756	29.5	72,534				
Clt. Mut. Auto., Mich.	1,432,632	833,542	58.2	-403,938				
Citizens Fund Mut.		4,420						
Citizens Mut., Mass.	40,972	11,164	27.3	-1,511				
Commercial Mut., Ohio	50,612	68,156	136.7	-13,978	35,978	51,378	142.8	51,378
Cont. Auto. Mut., Ohio	170,641	78,591	46.1	-25,513	12,539	5,653	44.7	5,653
Cook Co. Farmers, Ill.	62,319	11,246	17.7	6,222	4,355	1,259	28.9	1,259
Detroit Mut., Mich.	3,648	2,416	66.1	868				
Dorchester Mut., Mass.	1,230			214				
Elec. Mut. Liab.	5,044	279	5.5		4,213	162	3.9	162

(CONTINUED ON NEXT PAGE)

Kansas City, Mo.

Tulsa, Okla.

Oklahoma City, Okla.

GENERAL and STATE AGENTS

Fire and Casualty Lines

KANSAS UNDERWRITERS

Home Office, Wichita, Kansas

Correspondence with progressive agents solicited.

"Today's mail answered today"

(CONT'D FROM PRECEDING PAGE)

1930

1929

	1930			Inc. or Dec. in Prem.	1929		
	Total Prem.	Losses	Loss Ratio		Total Prem.	Losses	Loss Ratio
Employers Mut., N. Y.	187,536	103,998	55.6	-27,593	215,489	82,741	38.4
Employers Mut. Ind., Wis.	556,805	1,841,139	33.2	-130,308	687,113	161,673	23.4
Employers Mut. Cas., Ia.	458,312	173,026	37.8	62,689	399,097	102,507	26
Exch. Mut. Ind., N. Y.	458,332	169,526	37	81,746	376,586	179,972	48
Fact. Mut. Liab., R. I.	2,027,572	499,704	24.6	22,664	2,004,908	439,849	22
Farm. Bu. M. Auto., O.	1,191,739	533,269	44.7	308,832	882,907	352,546	40
Fm. Mu. Hail Assn., Ia.	179,488	38,328	21.4	.....	.....	.....	.....
Farm. Mut. Liab., Ind.	77,207	54,475	70.5	-5,009	82,216	24,565	29.8
Farm. Mut. Auto., Wis.	238,735	42,769	17.9	91,789	146,946	25,669	17
Federal Mut., Wis.	96,742	64,596	66.9	-3,402	100,144	24,200	24.2
Fed. M. Auto., Mass.	36,123	10,493	29	6,820	29,303	4,026	13.7
Fm. Mu. Au. Assn., Ia.	128,143	39,540	30.4	.....	.....	.....	.....
Fid. Mut. Fire, Ind.	11,672	8,541	73.1	-50	11,722	1,788	15.2
Fitchburg Mut., Mass.	113,723	35,493	31	1,431	113,289	24,109	21.4
Frankenmuth, Mich.	48,794	24,797	50.8	6,382	42,412	23,524	55.5
General Mut., Ill.	1,285	11	8.5	.....	.....	.....	.....
Glen Cove M., N. Y.	37,162	37,137	26.3	-84,204	25,541	6,399	25.1
Globe Mut., Mo.	54,221	13,812	25	4,444	16,097	6,788	42.2
Gr. Dir. Natl. M., Ind.	236,848	108,966	46	-100,561	67,039	38,310	57.1
Green Mt. M. Fire, Vt.	26,867	18,700	69.6	-33,927	13,349	11,806	88.5
Hamilton Mut., N. Y.	536,785	303,947	56.6	-108,756	.....	.....	.....
Hdw. Dealers, Wis.	363,622	86,093	23.7	26,298	178,765	46,396	26.0
Hampshire	8,826	2,090	23.7	3,423	292	2,834	97.2
Hdw. Mut. Cas., Wis.	3,082,705	596,536	32.3	666,038	27,767	4,193	1,900,975
Highway Mot. Un., Neb.	26,291	53,735	204	.....	.....	.....	.....
Home Mut., N. Y.	4,135	379	9.2	2,642	304	1,493	75
Harleyville Mut., Pa.	398,623	144,658	36.5	64,267	.....	.....	.....
Holyoke Mut., Mass.	141,076	39,074	27	-5,668	38,393	12,839	47,804
Ill. Agr. Mutual	280,676	132,178	47.2	-17,380	13,063	11,776	22,986
Ill. Mfrs. Mut. Cas.	52,746	10,216	19.3	-42,557	9,629	1,119	.....
Indiana Liberty Mut.	204,514	86,721	42.4	-14,499	12,199	3,797	13,088
Indiana Lbr. Mut.	38,816	16,720	42.3	-419	20,782	11,477	11,749
Interboro Mut., N. Y.	498,196	157,292	31.6	-4,141	.....	.....	.....
Iowa Mut. Cas.	174,891	64,661	37	65,181	.....	.....	.....
Impl. Dealers, N. D.	13,538	8,217	60.7	4,215	.....	.....	.....
Iowa Mut., Detroit	38,861	19,942	51.3	18,272	33,861	19,942	.....
Iowa Mut. Liab.	466,929	166,044	35.2	21,660	33,071	4,673	.....
Jamestown Mut., N. Y.	173,719	35,759	20.3	37,027	.....	.....	.....
Jefferson Auto. Mut.	476,366	289,995	60.7	-300,555	.....	.....	.....
Liberty Mut., Mass.	4,389,165	2,120,401	48.3	477,961	.....	8,532	-716
Lincoln Mut. Cas., Mich.	96,157	22,617	23.5	31,616	96,157	22,617	.....
Lincoln Mut. Indem.	29,641	6,076	22	27,439	2,056	904	2,761
Lumber Mut. Cas., Ill.	8,926,455	3,251,256	36.2	812,558	.....	34,542	13,050
Lumber Mut. Cas., N. Y.	242,334	63,695	26.2	-11,863	.....	168,863	2,872,805
Lumber Mut., Mass.	4,484	41	9	.....	.....	.....	69,371
Lumber Mut., Ohio	146,365	49,734	33.9	-17,255	.....	.....	.....
Lynn Mut., Mass.	40,972	11,164	27.3	-1,511	.....	.....	.....
Madison Co., Ill.	41,438	120,350	85.3	17,305	.....	.....	.....
Mfrs. & Mer., N. H.	31,726	9,466	29.1	6,513	.....	55,399	37,593
Mer. & Farm., Mass.	20,413	3,744	18.7	-15	.....	.....	.....
Merch. M. Cas., N. Y.	3,519,229	1,200,119	34.1	1,038,981	.....	2,613,731	937,284
Merrimack Mut., Mass.	82,876	26,476	32	-12,887	36,357	17,885	4,738
Mich. Millers Mut.	10,852	1,337	12.3	2,719	4,619	660	646
Mich. Mut. Auto.	98,711	63,996	64.7	-63,467	5,922	3,142	1,522
Mich. Mut. Liab.	1,229,755	664,221	54	-278,772	124,759	40,299	580,604
Mich. Shoe Dealers	983	11	1.2	115	.....	.....	.....
Middlesex, Mass.	186,627	51,387	27.5	-4,550	.....	.....	.....
Mid-West Mut., Minn.	105,256	47,603	46.2	44,574	3,343	136	91,296
Mid-West Mut., Mich.	64,016	46,489	72.4	-46,660	64,016	46,489	.....
Millers Mut., Ill.	3,234	456	14.1	.....	.....	.....	.....
Millers Mut., Tex.	13,102	2,218	16.8	1,643	7,642	586	3,321

(CONTINUED ON NEXT PAGE)

LIKE A BOLT from the BLUE

Come Automobile Accidents and Immediately Men's Thoughts Turn to Insurance.

That Is When the Agent Who Has Provided His Client with Good *Liability and Property Damage Insurance* Makes an Everlasting Friend.

Suits, Claims, Adjustments and All the Irritating Sequences to Accidents Are the Bane of Busy Men's Lives. If They Can Shift the Burden to an Insurance Company Which will Relieve Them of Worry and Loss They Have a Warm Spot in Their Hearts for the Agent with Whom They Deal.

Sell Automobile Liability and Property Damage Insurance of a Company Seasoned by Nearly a Quarter of a Century of Experience Whose Service Will Make Friends for You—the

MASSACHUSETTS BONDING and INSURANCE COMPANY

T. J. FALVEY, President

Home Office: Boston

Capital \$4,000,000.00

THOMAS T. NORTH ADJUSTMENT COMPANY

Adjusters

Successful adjusters of long experience do much to build and maintain goodwill between companies and assureds.

AUTOMOBILE DEPARTMENT

Fire - Theft - Collision

INLAND MARINE DEPARTMENT

Transit Trip - Tourist Floater - All Risk

CASUALTY DEPARTMENT

Liability - Property Damage - Burglary

Thomas T. North Adjustment Company

A-1803 Insurance Exchange, Chicago

Telephone Harrison 3230

Milwaukee Branch Davenport Branch Indianapolis Branch
A. E. S. Prior, Manager Howard Kopf, Manager J. L. Valentine, Mgr.
490 Broadway American Bank Bldg. 241 N. Penn St.
Tel.: Marquette 3936 Tel.: Kenwood 1410 Tel.: Lincoln 4838

(CONT'D FROM PRECEDING PAGE)

1930														1929					
Loss Ratio		Inc. or Dec. in Prems.	Fire		Theft		Liability		Property Damage		Collision		Total		Loss Ratio	Inc. or Dec. in Prems.			
Prems.	Losses		Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses	Prems.	Losses					
Millers Mut., Pa.	2,013																		
Mill Owners Mut., Ia.	3,454	2,619	70.9	215															
Milwaukee Auto.	475,198	232,500	42.8	7,491	27,293	8,561	18,738	5,385	291,195	140,673	124,666	68,029	12,306	9,849	467,707	230,531			
Minn. Farm. Mut.	68,551	11,058	16.1	22,599	14,541	2,470			34,967	4,340	15,506	2,915	3,636	1,333	45,952	11,116			
Minn. Impl. Mut.	391,108	108,201	27.6	283,870	156,443	43,280	234,665	64,921							107,238	28,560			
Motorist Mutual	83,713	26,253	31.3	31,559	11,855	5,407			33,331	8,632	20,704	6,469	17,823	5,745	52,114	17,732			
Mutual Cas., N. Y.	13,902	2,733	19.6	—18					10,756	2,360	3,146	373			18,492	1,470			
Mutual Auto., Wis.	28,328	7,682	27.1	—18	1,983	546	1,580	136	11,977	3,444	9,736	1,876	3,042	1,660	28,342	17,962			
Mutual F. Bellair, Md.	24,040	11,169	39.9	1,674											22,306	12,474			
Mutual Fire, Md.	1,444	1,155	81	1,444															
Mutual Pl. Glass.	4,503	67	1.5																
Mutual Prot., Mo.	50,737	14,154	28	12,413	3,224	655	7,883	1,464	2,988	1,515	67								
Mutual Indem., Okla.																			
Mutual Prot., Mass.	15,278	9,259	58.8	663															
Natl. Grange M., N. H.	154,363	64,475	41.7	—20,035					101,025	42,590	32,225	20,457	1,113	1,428	14,615	5,884			
Natl. Impl. M., Minn.	227,634	93,785	41.2	35,249					129,298	57,395	48,471	19,215	12,844	8,523	274,398	47,755			
Natl. Mut., Ohio.	24,825	14,867	59.9	—14,039	10,698	6,330	8,529	4,429				755	281	3,670	192,385	69,446			
Natl. Retail Mut., Ill.	188,417	44,781	23.7	—11,318	51,715	17,560	126,168	22,869				959	188	9,575	38,864	18,574			
Natl. Und. Mut., Md.	22,136	2,391	10.8	4,478											109,735	42,316			
New Eng. Mut. Cas.	271	829	306												17,658	5,748			
New Hamp. Mut. Liab.	1,501,906	819,045	54.5	701					1,084,418	690,353	389,078	118,310	28,410	10,377	1,501,185	621,577			
N. Y. Cent. Mut.	8,776	5,046	57.5	8,341	2,136	4,531	6,640	515							17,117	8,034			
N. W. Mut., Wash.	576,278	129,398	22	355,363											220,915	82,146			
Ohio Hdw. Mut.	1,163	702	62.8	249											914	154			
Ohio Und. Mut.	6,092	1,925	31.6	1,459	1,678	308	1,108	288							4,642	1,878			
Patrons M. Cas., N. J.	3,631	979	26.9	—177							535	37	2,771	1,292	3,808	1,332			
Pawtucket Mut.	153,206	45,740	29.9	—13,567	51,890	22,161	61,818	7,259							166,779	54,480			
Penn. Mut. Fed. Mut.	19,034	6,066	31.8								17,140	5,013	22,358	11,301					
Peoples M. Auto., Wis.	66,397	16,818	25.3	37,503	4,511	1,917	4,617	1,515	24,554	3,010	25,633	5,397	6,131	4,840	28,894	8,452			
Pioneer Coop.	7,004	961	13.6		3,212	848	3,792	113							20,000	6,963			
Phoenix Mut., N. H.	23,279	6,629	38.6	3,273															
Preferred Class Mut.	40,041	3,101	7.7						40,041	3,101									
Public Serv. M., N. Y.	420,954	196,344	22.9	9,102					420,954	196,344					411,492	278,646			
Quincy Mut., Mass.	69,292	18,463	46.8	1,112	69,292	18,463									68,180	14,529			
Cab Mut., N. Y.	306,785	117,644	38.3	—11,210											317,995	108,465			
Ret. Hdw., Minn.	317,648	115,627	36.5	176,746	176,931	64,405	101,012	36,669							140,902	41,944			
Salem Mut., Mass.	2,778	323	11.6	—1,133	878	187	1,441	22			94	44	365	71	3,911	1,240			
Security Mut. Cas.	564,522	240,714	42.7	34,488					401,975	170,270	161,830	70,398	717	46	530,034	239,279			
St. Paul Mut.	1,567	809	51.6	—5,824	557	177					921	267	89	365	7,391	2,167			
Serv. M. Liab., Mass.	85,364	64,089	75.1	18,104					61,892	38,269	22,867	25,820	505		67,160	37,669			
S. W. Mut., Okla.															228,973	138,993			
Stand. Mut. Cas., Ill.	141,188	48,991	34.7	—44,150	20,347	6,120					107,349	32,495	13,492	10,376	164,991	49,734			
State Auto., Ohio.	2,760,437	1,450,889	52.5	—187,102	216,681	72,286	232,068	55,379	1,180,827	619,188	583,255	250,114	547,406	453,922	2,947,539	1,297,324			
State Farm M., Ill.	6,956,636	2,532,872	36.4	1,008,610	596,008	143,994	572,008	995,52	2,098,912	679,516	1,207,537	362,904	2,482,170	1,255,906	5,948,026	943,789			
Trad. & Mech., Mass.	2,711	222	8.2	—182											2,893	471			
Transport Mut., Mass.	155,257	85,271	54.9						155,257	85,271									
Twin Mut. Fire, Mass.	177,645	43,119	27.2	—12,639	48,293	17,308	94,876	13,337											
Twin Mut. Liab.	2,051,396	1,373,554	68.3	—13,198					1,518,357	1,180,923	533,039	192,631	34,565	12,473	190,284	41,065			
Union Mut., Vt.	22,969	5,361	18.1		13,781	4,864	9,188	497							2,064,594	914,084			
Union Mut. Cas., N. Y.	480,403	212,929	44.3	—61,121											416,604	267,812			
United Mut., Mass.	451,192	122,388	26.9	—4	141,955	35,772	232,441	45,723							541,524	206,739			
U. S. Mut. Liab.	42,322	13,841	32.7	—2,051					42,322	13,841					451,196	95,665			
Utica Mut., N. Y.	1,430,961	562,902	39.3	254,888					1,055,146	439,227	353,091	114,242	21,824	9,433	44,373	23,708			
Utica Fire	10,340	2,530	25.3												1,176,073	349,304			
Utilities Mut.	—5,589	16,666		—124,194					—3,566	12,481	—2,111	3,339	118	346	118,605	30,435			
Western Gr. Deal.	2,655	2,587	97.7	—3,812											6,467	4,495			
Vermont Mut.	9,678	1,175	12.1	2,081	9,678	1,175									7,597	1,884			
Wisconsin Auto. Mut.	922,626	491,699	53.3	—244,409	102,485	42,403	62,940	27,136	367,712	240,771	316,366	112,006	73,123	69,393	1,104,095	511,979			
Wolverine Mut. Motor.	214,362	182,890	85.2	—230,357	214,363	182,890									444,719	319,425			
Worcester Mut., Mass.	54,854	15,011	27	—3,223											58,077	10,840			
Total	62,425,847	25,822,350	41.3	—2,266,573											64,612,060	22,486,939			

Pioneers In Casualty Insurance

SINCE 1899 Meeker-Magner Company has pioneered in casualty insurance.

Since automobiles were first used Meeker-Magner has written automobile insurance. Since compensation began Meeker-Magner has written compensation insurance.

Meeker-Magner has ever kept abreast of every casualty insurance development and offers to agents a complete casualty line backed by over thirty-two years' experience in the casualty field.

Meeker-Magner's growth is due to its ability to give complete service and its representation of strong companies.

Meeker-Magner writes all the Casualty lines:

Automobile
Accident and Health
Liability
Compensation
Boiler
Plate Glass
Burglary Insurance

Surety and Fidelity Bonds

General Agents

**GENERAL ACCIDENT
FIRE AND LIFE INSURANCE CORP., LTD.**

MEEKER-MAGNER CO.

Insurance Exchange, CHICAGO

"Casualty Insurance Exclusively"

A STOCK COMPANY

UNITED STATES UNDERWRITERS COMPANY

Home Office:

JACKSONVILLE

ILLINOIS

Full Coverage
Automobile Insurance

R. Y. ROWE, President

W. D. KENNEDY, Secretary

J. V. KENNEDY,
Vice-President, General Manager

Automobile Premiums and Losses of Reciprocals and Lloyds

	1930			1929		
	Total Premiums	Losses	Loss Ratio	Total Premiums	Losses	Loss Ratio
American Preferred	10,836	862	7.9	6,179	580	9.4
Auto. Ind. Ex. Cal.	97,774	51,650	52.7	26,843	61,870	49.7
Cas. Recip. Exch., Mo.	402,271	230,454	57.3	31,522	15,563	49.4
Cas. Assn., Mich.	322,679	111,479	34.5	465,212	787,881	438.997
Cal. Cas. Ind. Exch.	133,981	47,317	35.3	154,526	288,507	57,727
Cal. St. Auto. Assn.	1,742,907	962,080	55.1	174,480	1,742,907	962,080
Cas. Ind. Exch., Mo.	83,950	6,302	7.5	6,302	1,917,387	951,557
Chicago Lloyds	484,431	200,607	41.6	63,696	420,735	110,801
Detroit Auto. Exch.	3,001,650	1,326,789	44.2	455,408	3,547,058	1,343,508
Eastern Auto., Ill.	379,599	179,156	47.2	31,882	411,741	131,667
Economy Auto., Ill.	218,558	52,816	24.2	10,096	228,654	67,612
Empire Auto. Und., Ill.	12,199	4,259	35.2	4,754	16,953	4,310
Erie Ins. Exch., Pa.	71,360	53,277	74.7	24,531	167,919	39,469
Farmers Auto. As., Ill.	62,354	12,803	20.7	24,404	45,349	36,741
Ft. Armstrong A. Ind.	21,299	21,299	100	62,613	37,950	3,146
Ft. Worth Lloyds, Tex.	107,421	44,665	41.5	26,546	83,312	26,880
Genl. Ind. Exch., Mo.	14,613	7,282	49.7	4,268	134,561	78,062
Growers Auto. As., Ind.	122,826	60,525	49.1	26,144	18,911	11,479
Home Auto. Und., Ill.	4,672	2,411	51.7	4,095	96,682	25,010
Ill. Lloyds, Ill.	576,388	191,387	33.2	55,240	521,148	152,633
Int. Ins. Au. Club, Mo.	26,291	53,735	204	105,422	131,713	57,508
Highway M. Und., Neb.	3,783,784	1,817,553	48	1,080,685	4,864,469	2,077,424
Int. Ex. A. Cl., S. Cal.	3,959,242	1,460,824	36.7	89,436	3,894,706	1,207,673
Int. Ex. Chi. Mot. Cl.	34,155	30,496	89.3	13,708	4,863	12,585
Intermountain Lloyds	288,074	119,123	41.3	47,993	336,067	123,719
Iroquois Auto. Und., Ill.	40,786	13,794	33.8	14,596	887,739	415,936
Keystone Ind. Ex., Pa.	74,328	17,706	23.9	18,030	16,190	5,279
Lincoln Lloyds	173,390	56,734	32.6	965	56,296	57,492
Lloyds America, Tex.	207,442	72,386	34.9	24,080	174,352	43,170
Mfrs. & Whol., Colo.	155,957	138,793	88.9	55,332	249,907	101,635
Midwest Auto. Und., Ill.	32,652	21,784	66.5	615	211,289	108,034
Motor Ind., Ind.	30,599	7,923	24.9	1,482	36,867	23,130
Natl. Auto. On., Mich.	21,505	12,583	57	52,485	61,049	37,283
Natl. Ind. Ex., Mo.	613,224	341,588	55.7	175,259	73,990	12,571
Old Line Auto.	24,538	4,061	16.6	42,735	788,483	454,825
Pacific Auto. Ind., Cal.	248,582	147,227	59.2	117,504	67,273	50,270
Prairie State Farm.	214,635	128,797	60.4	34,780	366,087	150,518
Reliable Auto. Ind.	21,680	3,035	13.9	3,210	249,415	117,611
Reliance Auto. Und., Ill.	774,278	322,042	41.7	18,313	57,463	42,945
Security Lloyds, Tex.	2,357,498	1,546,396	65	112,024	121	121
State Auto. Assn., Ia.	488	3	6	7	75,759	46,926
State Auto. Assn., Ind.	318,276	120,933	40.1	86,036	1,033,213	984,611
State Auto. Assn., Ind.	417,154	197,209	47	34,223	91,148	58,509
South. Lloyds at Yeakum	542,505	164,531	29.9	40,372	402,931	205,684
Union Auto. Ind., Ill.	583,483	253,328	43.4	28,200	131,193	63,063
Und. Lloyds, Minn.	36,940	7,854	21.3	41,661	291,598	142,494
Unit. Serv. Auto., Tex.				23,587	611,683	311,553
U. S. Auto. Ins. Ex., Mo.				54,089		
Utilities Ind. Ex., Mo.						
Western States Lloyds						
Total	22,917,253	10,573,923	45.9	7,651,230	1,124,644	483,875
				1,886,130	730,331	6,451,219
				2,465,864	3,774,546	1,366,377
				8,499,002	5,002,205	30,568,483
				13,407,384	42.7	

Indiana's Largest Old Line Stock Company
Specializing Exclusively in Auto Insurance



**STRENGTH
STABILITY**

**ATTRACTIVE RATES
Unquestionable Service**

**And a Full 5-Point Automobile
Coverage in One Policy**

are the reasons for the
GROWTH and SUCCESS

**AMERICAN STATES
INSURANCE COMPANY**

Meridian at North Street
INDIANAPOLIS, INDIANA

Territory open in: INDIANA—OHIO—KENTUCKY—
ILLINOIS, including Cook Co.

Alert Agents

(CONTINUED FROM PAGE 12)

waked up to the idea that Mr. Average Car Owner is much more receptive to collision protection today than ever before. Properly so, for automobile owners have learned that the other fellow's carelessness cannot always be avoided, nor will the various financial responsibility laws enable them to collect damage out of a financially irresponsible driver who has crashed their car. Perhaps it will take the introduction of a new and attractive form of collision protection to arouse some of these insurance salesmen to the opportunity they are overlooking, but the ones who get busy first are the ones who will reap the best harvest. And 1931 is a splendid year to get in on the ground floor of something that promises steadily increasing returns.

THE NATIONAL UNDERWRITER

Published Every Thursday by the
NATIONAL UNDERWRITER COM-
PANY, Chicago, Cincinnati and New York.
C. M. CARTWRIGHT, Managing Editor.
PUBLICATION OFFICE, Insurance Ex-
change, CHICAGO
Entered as Second-Class Matter, February
24, 1900, at Post Office at Chicago, Illinois,
Under Act of March 3, 1879.

Subscription Price \$4.00 a year; in Canada \$5.00 a
year; Single Copies 20 Cents.

Are you puzzled by sprinkler leakage,
explosion, and other allied lines. The
Sales Training Course in Property In-
surance will clear up your difficulties
and fit you to render better service to
your clients. Write The National Under-
writer Company, 420 East 4th Street,
Cincinnati, O., for free booklet describ-
ing the course.

Hodgkinson & Durfee, Inc.

Cook County Managers
AMERICAN INDEMNITY COMPANY

Surplus to Policyholders \$1,106,575

COMPLETE AUTOMOBILE PROTECTION

**INSURANCE EXCHANGE
Chicago**

Suite A1433

Phone: WABash 1130

Brokerage Accounts Invited



Keep *Your Name Before* *Your Prospects'* EYES

*Calendar Advertising is Your Best
Bet—It's on the Job
365 Days a Year*

Why You Should Use National Underwriter Insurance Calendars:

1. Designed by advertising experts especially to fit the selling needs of insurance men.
2. Twelve graphic sales appeals—A new seasonal picture each month representing different types of coverage.
3. Printed in two colors: red backs and brown rotogravure 12-sheet pads.
4. Your name imprinted at top where it strikes all eyes.
5. Heavy colored board back.
6. Exclusive franchises granted in cities of less than 100,000.
7. Most economical and effective form of advertising for insurance men.

REPETITION builds reputation. Everlastingly hammering home the idea that you are actively writing insurance is bound to increase your premiums. Calendar advertising is the most effective but economical way to do this. Calendars are inside billboards in the homes and offices of your clients and call attention to your name and business 365 days of the year at a surprisingly low cost.

Actually Sell Business

Not only are calendars good publicity but they actually sell business. H. F. Austin, Patchogue, N. Y., reports: "I want to say that your calendars always result in a very large January business following the mailing of the calendars and we consider them one of the best pieces of publicity that we use in our advertising work."

The National Underwriter Calendar

is not just another calendar — it is a calendar designed especially for insurance men by insurance advertising specialists. It has twelve sheets, a new picture on each sheet, actually making twelve calendars for the price of one.

Mail the coupon today for a sample and information regarding the exclusive franchise in your city.

MAIL COUPON TODAY!

The National Underwriter Co.,
A1946 Insurance Exchange, Chicago, Ill.
Gentlemen:

Please send me full particulars about The National Underwriter's 1932 Insurance Calendar and tell me how I can secure an exclusive franchise in my city.

☐ Enclosed is 10c in stamps for sample calendar.

Name

Street Address

City

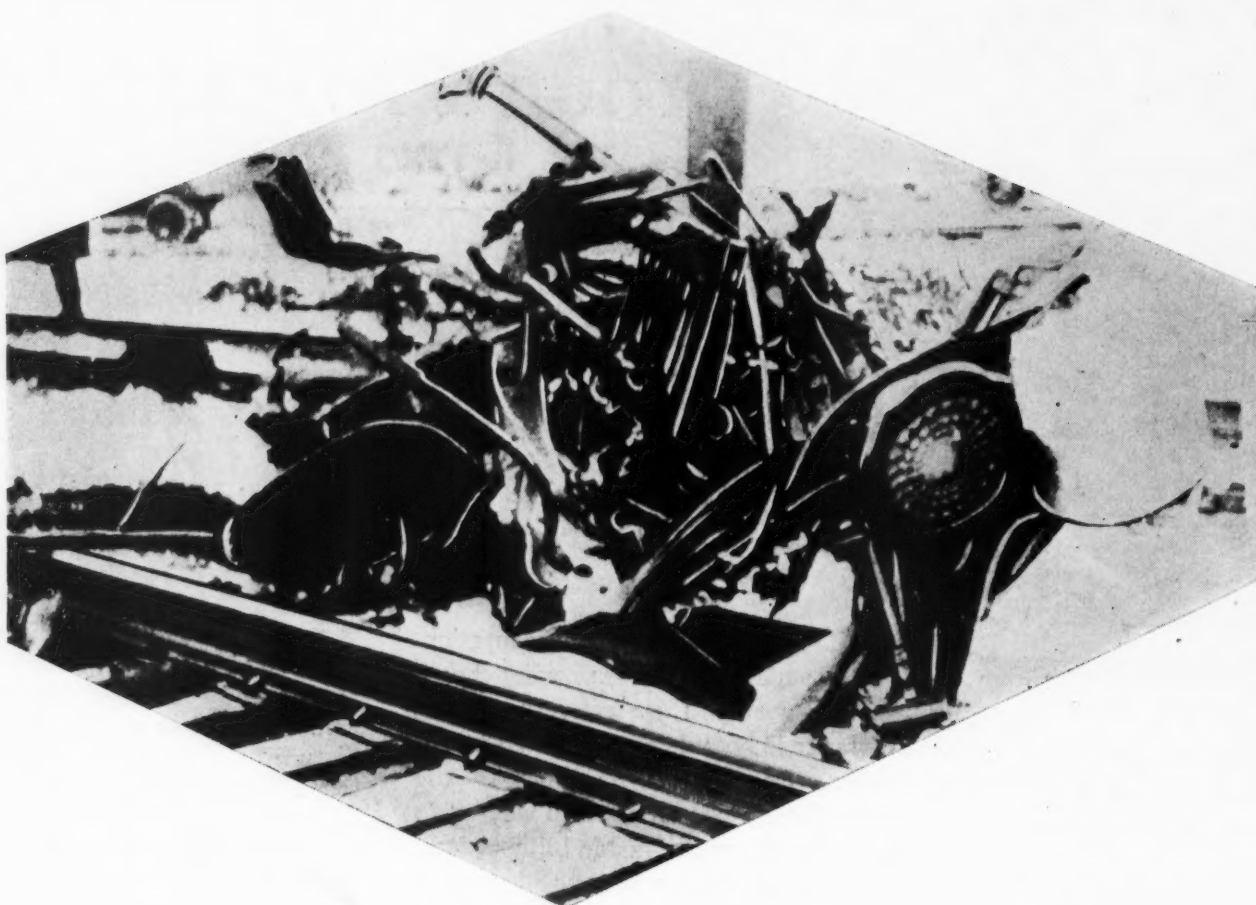
State

(Fire 3)

Twelve Pictures

TO the right is the new 1932 insurance calendar. It has a twelve sheet brown rotogravure pad mounted on a red colored heavy board back (15½x9 inches in size.) There are twelve different pictures—one for each month. Under each picture is a short, right-to-the-point timely sales argument. Your name is printed at the top of the back where it strikes all eyes. The numerals on the pad are large and visible at a distance.





GONE TO SMASH!

FORESIGHT WOULD HAVE AVOIDED IT

A rather complete wreck is pictured above—like most others a little care and foresight would have prevented it.

Care and Foresight—How equally important they are in choosing companies for your agency. Many agencies have gone to smash or suffered serious setbacks because strong stock companies with sufficient background and experience in automobile underwriting were not represented.

In the North River and United States Fire lasting satisfaction is assured. These companies will provide your agency with complete facilities for writing all lines of fire and automobile insurance. If you are in need of companies of this calibre address Fred M. Gund, Manager, Western Department at Freeport, Illinois.

Western Department
Freeport, Ill.

—
FRED M. GUND
Manager

CRUM AND FORSTER COMPANIES:

UNITED STATES FIRE INSURANCE CO., NEW YORK
NORTH RIVER INSURANCE CO., NEW YORK
WESTERN ASSURANCE CO., TORONTO, CANADA
BRITISH AMERICA ASSURANCE CO., TORONTO, CANADA
RICHMOND INSURANCE CO., NEW YORK

WESTCHESTER FIRE INSURANCE CO.

Western Dept., S. H. Quackenbush, Mgr.
Freeport, Illinois